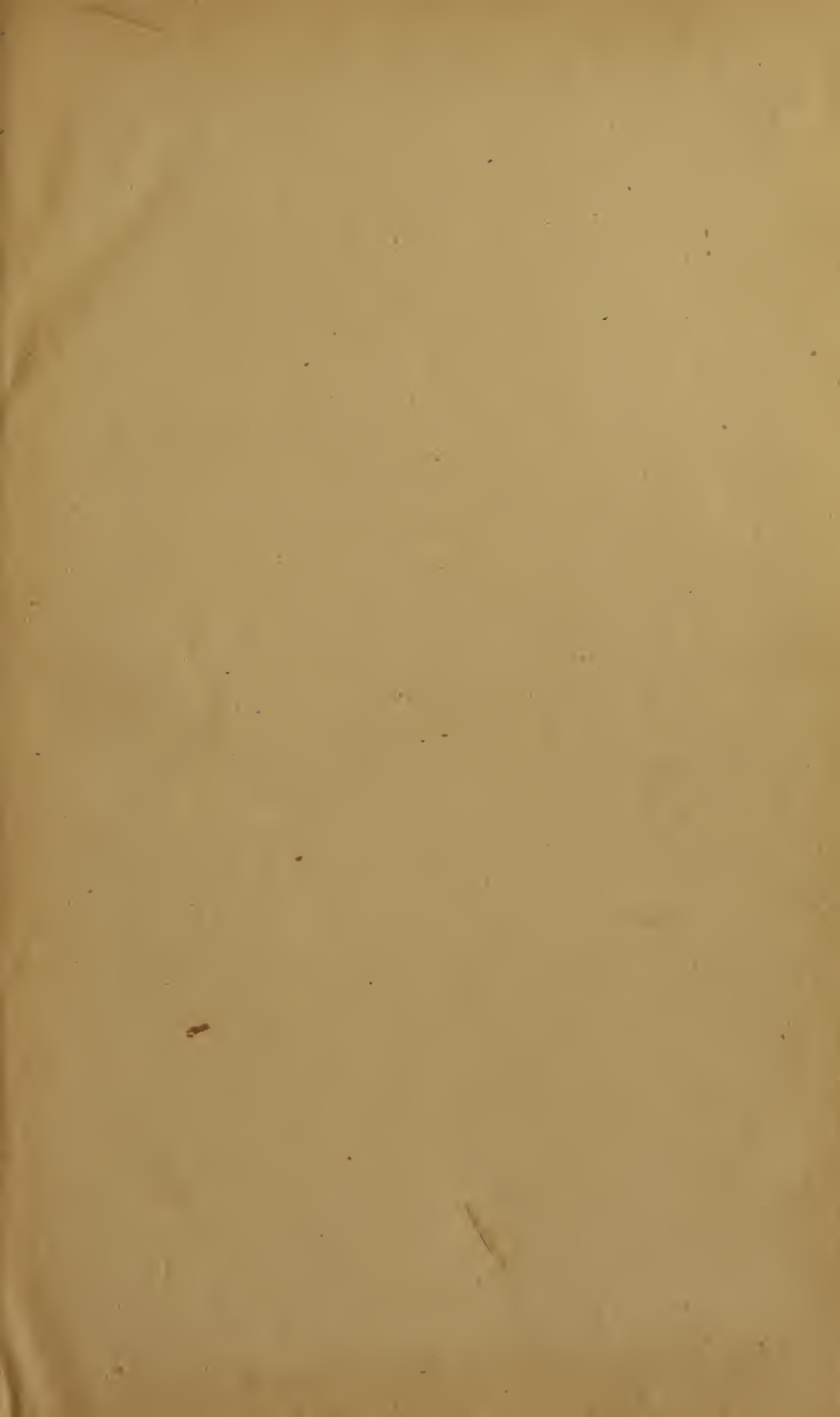


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DOCUMENTS
OF THE
ASSEMBLY

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STATE OF NEW YORK,
ONE HUNDRED AND NINETEENTH SESSION.

1896.

VOLUME IX — No. 64.



WYNKOOP HALLENBECK CRAWFORD CO.

STATE PRINTERS,
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ANNUAL REPORT

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OF THE

SUPERINTENDENT OF BANKS

RELATIVE TO

Co-operative Savings and Loan Associations.

FOR THE YEAR 1895.

TRANSMITTED TO THE LEGISLATURE MARCH 2, 1896.

WYNKOOP HALLENBECK CRAWFORD CO.,

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STATE OF NEW YORK

No. 64.

IN ASSEMBLY,

MARCH 2, 1896.

REPORT

OF THE

SUPERINTENDENT OF BANKS RELATIVE TO THE
CONDITION OF THE CO-OPERATIVE SAVINGS AND
LOAN ASSOCIATIONS OF THE STATE.

To the Honorable the Speaker of the Assembly:

SIR.—In accordance with the requirements of law I have the honor to transmit to the Legislature the annual report of this Department relative to co-operative savings and loan associations.

Very respectfully,

Your obedient servant,

FREDERICK D. KILBURN,

Superintendent of Banks.

R E P O R T.

STATE OF NEW YORK:

BANKING DEPARTMENT, }
ALBANY, *March 2, 1896.* }

To the Honorable, the Legislature of the State of New York:

As required by law, I herewith transmit the annual report of the condition generally of the building and mutual loan associations, co-operative loan associations and co-operative savings and loan associations of this State, for the year ending with December 31, 1895.

There are on the official list of the department, and entitled by law to transact business in this State, aside from the twenty-four or twenty-five building lot associations, 383 associations, located as follows:

Albany.	7
Allegany.	1
Broome.	2
Cattaraugus.	3
Chautauqua.	5
Chemung.	3
Chenango.	1
Columbia.	2
Cortland.	1
Dutchess.	1
Erie.	59

Fulton.....	2
Genesee.....	1
Greene.....	1
Herkimer.....	2
Jefferson.....	3
Kings.....	36
Livingston.....	1
Madison.....	2
Monroe.....	74
New York.....	88
Niagara.....	3
Oneida.....	4
Onondaga.....	11
Ontario.....	2
Orange.....	8
Orleans.....	2
Oswego.....	5
Otsego.....	1
Queens.....	9
Rensselaer.....	3
Richmond.....	6
Rockland.....	5
St. Lawrence.....	5
Schenectady.....	1
Seneca.....	1
Steuben.....	7
Suffolk.....	2
Ulster.....	2
Warren.....	1
Wayne.....	1
Westchester.....	8
Yates.....	1

Associations Whose Reports are not Tabulated.

Of these associations the following are not included in the tabulations, for the reasons mentioned:

The Mutual Investment and Building Association, of Buffalo.

The Mutual Realty and Loan Corporation (formerly the Mercantile Building and Loan Association), of New York.

These are land associations, and if properly organized under the building and loan law, are in no proper sense building and loan associations; their business consisting almost entirely of purchasing real estate in farm or acre parcels, and selling in building lots, improved or unimproved.

The New York Building Loan Banking Company, and the Empire Loan and Investment Company, of New York city, are transacting a business so dissimilar from the others, that they are not included in the table. These associations buy houses or lots, or both, and sell to their members, giving a lease and a promise to deed when the stock of the lessee member matures, according to the contract. The greater part of the assets of these associations consists of real estate and equities, the association's interest in the property being sometimes subsequent to prior mortgages.

The People's Real Estate Tontine is also transacting a business unlike that of any other association.

The Columbia Co-operative Savings and Loan Association,

The Eagle Savings and Loan Association,

The Guilford Savings and Loan Association, all of Buffalo,

The Merchants and Mechanics' Savings and Loan Association, of Syracuse,

The Equitable Savings Society, of New York city, have done no business practically, although not recent incorporations.

The German Central Permanent Mutual Dime Loan and Savings Association, of Buffalo,

The Erie County Permanent Savings and Loan Association, of Buffalo,

The Luitpold Savings and Loan Association, of Buffalo,

The Chautauqua First Equitable Building Society, Jamestown,

The Black Rock Capital Savings and Loan Association, Buffalo,

The High and Peach Savings and Loan Association, Buffalo,

The National Dime Savings and Loan Association, Buffalo,

The Second Ward Loan Association, Buffalo,

The Seneca Mutual Savings and Loan Association, Buffalo,

The Sycamore Savings and Loan Association, Buffalo,

The Union Savings and Aid Association, Buffalo,

The Walden Avenue Permanent Savings and Loan Association, Buffalo,

The Rochester Equity Deposit and Loan Association, Rochester,

The Empire Permanent Savings and Loan Association, Rochester,

The Frankfort Permanent Savings and Loan Association, Rochester,

The St. Joseph Street Permanent Savings and Loan Association, Rochester,

The Stuyvesant Co-operative Building and Loan Association, of New York,

The United Savings, Building and Loan Association, Syracuse,

The Standard Co-operative Savings and Loan Association, Schenectady,

The Harrison Building and Loan Association, White Plains, have closed or are closing,

The Front Avenue Savings and Loan Association, Buffalo, has been absorbed by the Irish-American Savings and Loan Association, of the same city.

The Equitable Co-operative Savings and Loan Association, of Rochester,

The Peter Cooper Savings and Loan Society, New York; now The Investors' Savings and Loan Company,

The Treasury Co-operative Savings and Loan Association,

The Guardian Savings and Loan Company, New York,

The Seneca Building and Loan Association, Seneca Falls, are new corporations which have practically done no business since their incorporation.

The following associations re-incorporated under the act of 1894, during the year:

Manhattan Mutual Co-operative Savings and Loan Association, New York.

Home Co-operative Building and Loan Association, Poughkeepsie.

Union Co-operative Building and Loan Association, Brooklyn.

Provident Building and Loan Association, Spring Valley.

Whitestone Co-operative Savings and Loan Association, Whitestone, N. Y.

The Chosen Friends Home Loan and Savings League is not included in the tabulation for the reason that at this time I have not information sufficient to enable me to reach an intelligent conclusion as to whether this association is a foreign association with a branch in this State, or an independent New York corpora-

tion. The "League" proper, is a New Jersey corporation, and at the time of the examination for this current year, it was found to have but one set of books and accounts, kept at its New Jersey office, and although it had properly obtained a charter under the act of 1851, in this State, there seemed to be no sufficient separation of accounts, and I have now to decide whether this is a New Jersey corporation transacting business in this State, and therefore, amenable to the provisions of the law in reference to foreign corporations, or whether the New York corporation is transacting business with its main office in New Jersey. This question I can not finally determine until the filing of the report of the examination.

New Associations.

The following new associations were organized during the year:

The Century Co-operative Savings and Loan Association, Marathon.

Riverside Co-operative Savings and Loan Association, Buffalo.

Fortuna Building and Co-operative Savings and Loan Association, Brooklyn.

Twenty-ninth Ward Co-operative Savings and Loan Association, Brooklyn.

Equitable Co-operative Savings and Loan Association, Rochester.

Colonial Co-operative Savings and Loan Association, New York.

Retail Merchants' Co-operative Savings and Loan Association, New York.

Co-operative Savings and Loan Association of Sayville.

Aside from the above new associations, the report of the Tarrytown and North Tarrytown Building and Loan Association,

although organized in 1891, will be found in the report for the first time this year. The officers of this association claim to have been ignorant of the law in reference to reports and examinations, etc., until their attention was called to it by the department the past summer.

I have been unable to get the reports of the Freehold Savings and Loan Association, and the Germania Permanent Mutual Loan Association, of Buffalo, in time to include them in the tables.

The former association's report was sent in, but returned for correction, and has not yet been received corrected. The latter, I am inclined to think, has discontinued business.

Changes of Name.

The following changes of name have been made during the year, or are now under way, namely: The Mercantile Building and Loan Association of New York, name changed to Mutual Realty and Loan Company.

Peter Cooper Savings and Loan Association, name changed to Investors' Savings and Loan Company.

Daily News Savings and Building Loan Association, name changed to The Franklin Society for Savings and Home Building.

Goodman Street Dime Savings and Loan Association of Rochester, name changed to American Homestead Savings and Loan Association.

Change of Location.

The People's Building, Savings and Loan Association has moved from Geneva to Syracuse.

The Produce Exchange Building and Loan Association and the Jewelers' Building and Loan Association have inaugurated proper proceedings to merge the two associations.

Law of 1894, Controlling as to Amendments, etc.

There have been various changes in the directors and managing officers of some of the associations, and several of them have effected amendments to their articles of association and by-laws, but it is not thought necessary to report these in detail.

I am advised by the Attorney-General, that since the law of 1894, any amendment to the articles and by-laws of an association must be made in conformity to this law, whether the association was organized under it or any earlier law, since repealed. I have, therefore, in some instances refused to approve proposed amendments that provided for a kind or manner of business not provided for in the law of 1894.

Complete List of Associations Reporting Since 1875.

In the appendix will be found a complete list of the associations that have reported to this Department since 1875, with those that have become closed or had changes of name, etc.

In many cases we have no information in the Department as to the actual closing of an association, but assume it from the failure of the association to continue its reports.

Several of the associations which have reported to us that they were closed and entirely out of business, have, under a new set of directors, resumed active business operations, so that it is a very difficult matter to keep the list of associations exactly correct.

The following table gives the aggregate assets, liabilities, receipts and disbursements, and the earnings account of the 361 associations, whose reports have been tabulated, together with other interesting data.

These totals have been subdivided so as to show the "locals" and "nationals" separately, for purposes of comparison in this table of aggregates.

	Assets.		
	Nationals.	Locals.	Total.
Loans on bond and mortgage (face value).....	\$12,284,400	\$30,604,080	\$42,888,480
Loans on other securities,	402,931	924,299	1,327,230
Real estate.	1,394,613	1,424,384	2,818,997
Cash on hand and in bank,	565,816	1,491,887	2,057,703
Furniture and fixtures...	38,469	38,930	77,399
Installments due and unpaid.	351,224	208,589	559,813
Other assets	278,504	160,557	439,061
	<u>\$15,315,957</u>	<u>\$34,852,726</u>	<u>\$50,168,683</u>

	Liabilities.		
	Nationals.	Locals.	Total.
Due shareholders, due installments paid.	\$8,221,941	\$26,779,089	\$35,001,030
Due shareholders, installments paid in advance,	3,543,190	1,136,103	4,679,293
Due shareholders, earnings credited.	1,085,176	3,996,919	5,082,095
Borrowed money.	134,958	262,885	397,843
Balance to be paid out on loans made.	645,765	293,278	939,043
Undivided earnings.	1,249,099	2,242,170	3,491,269
Other liabilities	435,828	142,282	578,110
	<u>\$15,315,957</u>	<u>\$34,852,726</u>	<u>\$50,168,683</u>

Receipts.

	Nationals.	Locals.	Total.
Cash on hand, January 1, 1895.	\$490,754	\$1,181,014	\$1,671,768
Subscriptions on shares. .	5,262,117	8,115,122	13,377,239
Money borrowed.	175,225	816,870	992,095
Mortgages redeemed . . .	1,909,092	4,646,475	6,555,567
Other loans redeemed. . .	185,055	538,476	723,531
Premiums received.	372,940	448,578	821,518
Interest received.	578,300	1,575,567	2,153,867
Fines received.	39,280	47,329	86,609
Initiation, entrance or membership fees.	38,265	27,702	65,967
Other receipts.	822,968	384,251	1,207,219
	<u>\$9,873,996</u>	<u>\$17,781,384</u>	<u>\$27,655,380</u>

Disbursements.

	Nationals.	Locals.	Total.
Loaned on mortgage. . . .	\$4,698,749	\$6,387,103	\$11,085,852
Loaned on other securities.	294,358	692,961	987,319
Paid on withdrawals, dues.	2,240,048	6,623,550	8,863,598
Paid on withdrawals, dividends.	545,881	819,246	1,365,127
Salaries, advertising and printing and rent. . . .	363,696	222,800	586,496
Other disbursements. . .	1,165,448	1,543,996	2,709,444
Cash on hand.	565,816	1,491,728	2,057,544
	<u>\$9,873,996</u>	<u>\$17,781,384</u>	<u>\$27,655,380</u>

Earnings.

	Nationals.	Locals.	Total.
Interest.	\$583,761	\$1,593,247	\$2,177,008
Premium.	399,752	470,501	870,253
Fines.	43,116	53,175	96,291
Transfer fees.	3,331	1,160	4,491
Pass-books and initiation, membership or share fees	41,371	27,988	69,359
Other earnings	127,069	111,069	238,138
Total.	<u>\$1,198,400</u>	<u>\$2,257,140</u>	<u>\$3,455,540</u>
Expenses.	\$674,746	\$356,297	\$1,031,043
Balance.	523,654	1,900,843	2,424,497
Total.	<u>\$1,198,400</u>	<u>\$2,257,140</u>	<u>\$3,455,540</u>

Table of Miscellaneous Items of Interest.

	Nationals.	Locals.	Total.
Total number of shares issued during 1895.	298,234	195,748	493,982
Total number of shares withdrawn during 1895,	209,614	208,061	417,675
Total number of shares in force December 31, 1895.	684,933	729,233	1,414,166
Total number of shares pledged December 31, 1895.	144,630	192,595	337,225
Total number of borrow- ing members.	11,163	19,628	30,791
Total number of non-bor- rowing members.	65,405	70,289	135,694
Total number of female shareholders*.	9,239	26,453	35,692

* Some associations did not report on this item.

	Nationals.	Locals.	Totals.
Total number of shares held by females*	57,355	184,095	241,450
Total amount outstanding secured by mortgages on property in this State.	\$5,955,116	\$28,478,021	\$34,433,137
The number of foreclosures during the year.	329	249	578

For the purposes of the foregoing table, the following associations were considered nationals:

Commercial Union Co-operative Bank, Albany.

United States Building, Mutual Loan and Accumulating Fund Association, Albany.

Chautauqua National Building, Loan and Savings Association, Jamestown.

Elmira Mutual Building-Loan Association, Elmira, N. Y.

Buffalo Savings and Loan Association, Buffalo.

Mutual Benefit Loan and Building Company of New York, Brooklyn.

Genesee National Savings and Loan Association, Rochester.

Rochester Saving and Loan Association, Rochester.

Western Savings and Loan Association, Rochester.

Anglo-American Savings and Loan Association, New York.

Bankers' Loan and Investment Company, New York.

Birkbeck Investment Savings and Loan Company of America, New York.

Columbia Mutual Building and Loan Association, New York.

Co-operative Building Bank, New York.

Harbor and Suburban Building and Savings Association, New York.

* Some associations did not report on this item.

Lenox Building-Loan Company, New York.
Manhattan Real Estate and Loan Company of New York, New York.
Mercantile Co-operative Bank, New York.
National Mutual Building and Loan Association, New York.
New York Mutual Savings and Loan Association, New York.
New York National Building and Loan Association, New York.
Republic Savings and Loan Association, New York.
Security Building Loan Mortgage Company, New York.
United States Savings and Loan Bank, New York.
Universal Trust Company, New York.
Atlantic Savings and Loan Association, Syracuse.
Central City Building and Loan Association, Syracuse.
Cosmopolitan Building and Loan Association, Syracuse.
Eastern Building and Loan Association, Syracuse.
Empire Savings and Loan Association, Syracuse.
Industrial Savings and Loan Company, Syracuse.
Onondaga Savings and Loan Association, Syracuse.
People's Building, Loan and Savings Association, Syracuse.
Safety Investment and Loan Company, Syracuse.
Universal Savings and Loan Company, Geneva.
Wayne Building, Loan and Accumulating Fund Association, Palmyra.

It is a difficult matter to exactly state the distinguishing features of these two classes of associations, but there is an easily discernible general difference.

The aggregate comparative table in detail accompanies this report.

The results obtained in these associations, as in any other business, depend largely upon the prudence, judgment and conserva-

tism of the management, and a reference to the detailed table of the several associations, to be found in the appendix, will show that while there is a clear distinction in business methods between locals and nationals generally, there is also a great difference between the locals themselves and the nationals themselves; different associations operating on the same general plan show varying results. As an illustration, one of the largest and oldest associations has recently changed management, and the new management have made an examination of its assets and found an amount which they estimate as a probable loss, and this has been deducted from the membership credits.

This association issued a certificate to mature by its terms in five years from date. The actual results are about as follows:

Dues paid in.....	\$515
Fines paid.	14
	<hr/>
Total.	\$529
	<hr/>
Book value of the shares at the end of the five years.....	\$320
	<hr/>

This instance from the correspondence of the department is not given as in any wise showing the results of any particular system, but as indicating the result caused by extravagance and bad management, and to emphasize the necessity of conservative methods in these, as in all other financial institutions.

I am of the deliberate opinion also that in cases where associations have been grossly mismanaged, the shareholders themselves can not escape responsibility.

They have the full power to regulate and change the management, and if they will give sufficient attention to such matters and insist upon honest and prudent management, it can be obtained.

If they are to depute others to do their work and exercise their functions in relation to the associations of which they are members, it must not surprise them if the selfish interests of others prevent their profits accruing in a satisfactory manner.

An instance of this came under the attention of the department during the past year. One of the largest associations in this country, having something like fifteen thousand members in twenty-four or twenty-five different states, sent out a notice of a meeting for the radical change of its business methods and its articles.

The notice was given the required length of time, and the object of the meeting was stated at length, and yet, when this meeting was had, of the fifteen thousand members, not more than three dozen were present, and more than half of these were the officers and agents of the association, whose interests in a considerable degree were not the same as the interests of a majority of the members.

In some associations it is quite a general custom for the members to hand their dues to the secretary or other officer, at his place of business or when met elsewhere, rather than to take the trouble to hand them in at the regular meeting place and time. This practice should not be permitted. It is extra work to the officer receiving it, and in some cases trouble has been caused by the person taking the dues to transmit to the association, failing to do so.

It has been held in the courts of this State, in the case of Van Wagenen against Association, that the handing of money to the secretary to pay to the association is not a payment to the association, and of course would not release the obligation of the member in case the secretary failed to properly transmit the money.

This matter should be regulated by a by-law which should absolutely prohibit any officer receiving money to transmit to the association for any member, at other than the regular nights for making payments. This should be done for the relief of the officer, as well as for the safety of the members.

Loans in Other States.

It is believed that the experience of these associations proves that the loaning of money at a long distance from home, and in foreign states, may be extra-hazardous.

Several of the associations seem to have made extensive loans in other states without fully comprehending the controlling laws in those states, and seem likely to have their anticipated profits largely depreciated.

This seems particularly true of the state of Pennsylvania. In the case of a New York association against a borrower, in an action to foreclose because of default, etc., the court allowed the principle of the debt, with six per cent. interest only, denying the right of the association to recover the additional rate of interest and premium contracted for, as not being in accordance with the law of that State.

Judge McPherson, in that case, in his charge to the jury, said in part that such associations coming into Pennsylvania from other States, were "mere intruders" in that class of business. "They undertake to violate our usury laws, * * * having no right to make contracts upon which they can collect more than six per cent. interest."

On being informed of this decision, the attention of the associations was called to it, and they were asked if that decision and the

other decisions of the Pennsylvania courts did not make it unconservative and unsafe for building and loan associations of this State to loan money in Pennsylvania.

In answer to this letter, one of the associations, with a large amount of money loaned in Pennsylvania, procured the opinion of an eminent lawyer of that State, and his opinion advising against the safety of loans, the association has discontinued making them.

The usury law of the State of Pennsylvania seems broad enough to embrace all corporations, and it expressly prohibits the taking of interest above six per cent. per annum. "There is no comity between States which permits a corporation of one State to transgress the usury laws of another."

This ruling in the case quoted, if followed, will largely reduce the earnings of the associations having loans in that State. The decisions of the courts seem to be somewhat conflicting on this matter. The contention of the New York associations, of course, is that the contract being legal under the New York law, and made by a New York corporation, with payments contracted to be made at the New York office, the law of New York is the *lex contractus*.

The Supreme Court of Appeals, Virginia, has held that a contract made by a New York city building and loan association is a New York contract; while the Supreme Court of North Carolina has held: "In the enforcement of a mortgage on land, the usury laws of the State in which the land is will govern, even though the payment of the loan were to be made in another State."

It has been held in the Court of Appeals of Kentucky, that the taking of interest on a sum greater than the balance due is usury, and that a contract is a Kentucky contract when the papers are executed and recorded within that State.

The Court held in the case mentioned, that where payments were to be made by installment, it was illegal for the association to take interest on a greater sum than the balance due from the borrower.

The court in a case in Kentucky where a building and loan association was one of the parties to the action, states in its opinion: "The facts in this case are by no means convincing that either benevolence or charity constitutes the basis of this association. * * * Those who are so unfortunate as to become members, and required to pay the interest exacted, must ordinarily suffer, while the investing members whose money is in the association because they desire the added return for their investment, and not from any philanthropic motive, reap the benefit."

It has also been held that where the association was conducted on the gross premium plan, the premium being added to the money actually loaned, that to compute interest on this added premium was usury.

One of the large corporations of this State, having loans in many of the other States of the Union, upon making a critical examination of the laws, is of the opinion that no more than the legal local rate can be collected on the contracts of such associations in Kentucky, the Carolinas, Pennsylvania, Texas, and others of the States loaned in.

This is a matter that should receive very careful consideration at the hands of all associations loaning money outside of this State, and from my present information, I am inclined to the opinion that no loans should be made in the State of Pennsylvania, where the rate of interest and premium exceeds the legal local rate in that State. It seems to be a question whether the contracts may be legally made there, even at that rate.

Perhaps the most important decision during the year in this

State in reference to building and loan laws is the decision of the General Term in the case of O'Malley v. the People's Building Loan and Savings Association.

This association issued a share or certificate of stock in which it was provided that upon compliance with the agreements and terms and conditions printed upon the back of the certificate, and of the articles of association and by-laws, all of which were referred to and made a part of the contract, the association would pay to the shareholders the par value of the shares at the end of five years from the date thereof.

This was followed on the face of the share by the following: "All of which are payable in the manner and upon the conditions set forth in the articles of association and by-laws and terms and conditions printed on the back of this certificate."

The plaintiff, the shareholder, complied with all the conditions and regulations of the association, and at the expiration of the five years demanded payment of his shares at their par value. This the association refused to pay, claiming that the book value of the shares was less than their par value, and that in justice to the other members they could only pay on these shares their proportion of the total assets, *i. e.*, the book value.

The Trial Term gave judgment for the full amount, but the General Term reversed the decision, and holds that the association had no power to issue a certificate payable at a definite time, and that the clause in the certificate which set such fixed maturity period must be considered as an estimated period merely, and the amount of the book value of the shares was the only amount to which the plaintiff was entitled to judgment.

This has been the contention of this Department, and it is believed that all contracts of building and loan associations

organized under the laws of this State, to mature shares at a definite fixed time, are ultra vires and not binding upon the association, as being unauthorized by law.

Full Withdrawals.

The doctrine of the above case goes further, and makes it illegal for an association to pay out to any member withdrawing, more than the book value of his shares, as ascertained under the rules and regulations of the association, and this doctrine is confirmed by the opinion of the Attorney-General.

There are many associations with an expense fund of liberal proportions, which, nevertheless, at any time, or after a fixed time mentioned in the membership contract, promise to pay full, free withdrawals.

Wherever this is done, and the amount paid out is more than the book value of the share, it would seem to be money paid out without authority of law, making the managers personally liable.

It is believed to be impossible for an association to take a part of the dues for expenses, and at the same time make itself liable to pay the full amount of dues on call, and remain in a solvent condition.

Revived Associations.

Some of the associations examined two or three years ago, and found to have impaired capitals, and referred to the Attorney-General, and in regard to which action by him was deferred for one reason or another, have advised the Department of a change of name, the election of a new set of officers, and a start as new corporations.

It is believed that in such cases, in some instances, the mem-

bers, alarmed at the insolvent condition of the association, and fearful of not being able to get their money on withdrawal, cease payments, and their shares are forfeited under the articles and regulations, and in this wise the association, by stopping business, becomes solvent, because of the operation of its forfeiture clause and the application of its provisions for fining, etc.

While the general effect of a forfeiture provision and the power to impose fines for non-payment of installments, as provided in the membership contract, may be salutary, it seems that there ought to be some way to prevent the associations making money from forfeitures and fines as a result of an insolvent condition, brought about by bad management.

Advertisements.

It is believed that, whatever temporary advantage may be gained by following another course, the ultimate good of these associations requires that their advertising should state only facts conservatively, and should give these facts, pertinent facts, clearly, so that there will be no danger of their being misunderstood.

If there is a commission paid to agents in the nature of an initiation or membership fee, it should be stated. There is nothing to be gained, it would seem, from advertising extensively that no admission fee is charged, and then allowing the agent to withhold from the first payment of dues, the same as or a greater amount than charged by other associations as an admission fee.

It will be noticed by looking at the reports of several of the associations, which charge an admission fee, that they fail

to answer the question as to the admission fees paid by new members, and generally on the plea that this is allowed to be retained by their agents and no report of it is made to them by the agent, and they are therefore unable to make an intelligent reply.

While it is claimed by such associations that in many cases the agent rebates the whole or a part of the admission fee, the safer way, I think, if the entire operating expenses of the association are desired, is to make the amount the sum obtained by multiplying the number of new shares issued by the admission fee per share.

I have advised all such associations that as the law requires this information to be given, it is not complied with unless it be given, and that it is their duty to require such report from their agents as will enable them to comply with the law in this regard.

The Membership Contract.

In the case of associations which employ agents, and depend upon their efforts for the great part of their business, the member must bear in mind that ordinarily not the claims of the agents, but the terms of the contract, control, and particularly this is so if, as is stated to me, "Very few agents continue with one association as long as a year."

It is the aim of the Department to make the supervision of the associations helpful to the associations themselves as well as to the State generally by the discovery and correction of unbusiness-like and unfair methods, but so long as the association keeps within the provisions of the law and within its articles, properly adopted, whether its actual operations prove inequitable to some of its members, or whether the association is carried on largely for the benefit of one class of persons, and at

the expense of another class, yet — its business methods and its management being always in control of the shareholders and operated only with their consent — it is difficult to see how this Department can consistently interfere.

It can not be expected that the State or its representative will interfere to relieve from the effects of a contract deliberately entered into without deceit or fraud, except it be against public policy.

As the court said in this state, in the case of ———— against Association —“ If people will continue to make these contracts, they must be bound by their contracts.”

In some of the associations where the rate of interest and premium required to be paid by the borrower seems excessive, the association claims that as the borrower also participates in the earnings, so far as his accumulating dues share in the profits, he is not thereby burdened.

In my opinion this argument needs very little consideration to prove its fallacy.

Like Partnerships.

The later decisions in regard to building and loan associations seem to be to the effect that they are mutual corporations; that any losses from bad management, depreciation in assets, or otherwise, after the exhaustion of the surplus, may be charged off against the dues, liabilities, and that, in fact, the same as in a partnership, the association's liability to its members can never exceed its assets, no more than the liability of the partnership to the partners can ever exceed the partnership assets.

“Mutuality is the essential principal of a building and loan association.” *Eversmann v. Schmidt*, 41 N. E. Rep. 139.

“Such an association exists for the equal benefit of all the members. * * * They are not intended to enable money lenders to obtain extraordinary interest.” *Seible v. Victoria*, 40 Ohio St.

“The directors have authority incidental to their office after the exhaustion of the surplus, to charge against the dues, liability, any losses or reported impairment to restore the solvency of the association.” 13 N. Y. Misc. Rep., p. 221.

Foreign Associations.

The Granite State Provident Association in Manchester, N. H., instead of waiting for the annual examination to be made at the regular time, requested the superintendent to unite with the officers of the Banking Departments of Maine, New Hampshire, Vermont, Rhode Island and Connecticut, in making a joint examination of its affairs, and this was done.

The examination being made as of the first of June, several meetings were had of the commissioners at Manchester and in Boston, and they were finally unable to unite in one report.

The report made to the superintendent by the examiners having charge of the examination for this State, showed the condition of the company to be so unfavorable that my predecessor refused to renew its license on the 1st of January, and since that time it has not had authority to transact business in this State.

Immediately upon being apprised of his determination to refuse the renewal of the license or permit, the company applied for a re-examination, the examiners were appointed and sent on to make the examination, and their report is not yet received.

General Remarks.

The profit received by members of a building and loan association, depends to a very considerable degree, of course, upon the discretion and conservatism of the management, and a very important factor in arriving at a probable maturity period, is the rate per cent. of expenses to the receipts.

Any association whose expenses exceed its profits can not mature its shares until such time as the contribution of dues shall equal the par value of the share, except as the maturity period may be hastened by forfeitures or lapses, or accretions to some members at the expense of others.

It would seem unnecessary to emphasize this fact except that some of the associations under the supervision of this department, have expenses that largely exceed their profit earnings, and yet in their printed matter and circulars, claim to be able to mature their stock within a period that would indicate a net earning of from ten to twelve per cent. per annum.

Where the management is believed to be honest, and the operations of the association not in violation of law, whether I approve or disapprove of the methods of securing business or of distributing profits, or of disbursing receipts, I seem compelled to restrict my inquiries to the solvency of the association and the legality of its transactions.

It must not, however, and therefore, be construed that the Superintendent approves of the business methods of every association reporting to him, and whose report is contained in the appendix hereto.

I believe heartily in the beneficial effects to a community of a savings and loan association properly conducted. To the extent

that it not only invites but compels thrift, it must have a salutary effect upon small capitalists, and wherever it aids a member in securing a home, its beneficial effect and influence must be felt in a community.

All corporations, however, which transact business under the guise of mutuality and co-operative finance are not equally beneficial to the members or the community in their results. Some of the contracts entered into by the members seem harsh and unjust, but if such obligations are voluntarily assumed by the members, they can not legally expect anything less than their enforcement in accordance with the terms.

So long as an association shows itself to be in a solvent condition under its articles and rules and regulations and the law, I do not feel called upon to interfere in its management, but members and persons solicited to become members, should bear in mind that except in its exemption from the usury laws, there is no way in which a building and loan association can make money that is not open to any other financial institution; that there is no way in which one dollar can be earning interest in two places at the same time, and that the general rule, that the per cent. of risk increases with the per cent. of profit, is as true in reference to these associations as in other cases.

Conclusion.

In the appendix will be found such opinions of the Attorney-General as will be helpful in imparting a proper understanding of the official construction of the law.

I believe that sufficient information is given in this report and the appendix, with the tables and other data, if carefully studied,

to advise any person intending to become a member, either for purposes of investment or home getting, under what particular class and in what association he can best serve his needs.

It seems, therefore, that there need be no risk in joining these associations, if the persons joining will but carefully study and understand the terms and force of the contracts they enter into, and that if they connect themselves with the proper associations, the results can hardly help being beneficial.

Respectfully submitted,

FREDERICK D. KILBURN,

Superintendent.

APPENDIX.

OPINIONS OF THE ATTORNEY-GENERAL.

Denying the Right of a New York Co-operative Savings and Loan Association to Invest its Surplus in the Shares of a Foreign Association.

ALBANY, November 13, 1895.

HON. RODNEY R. CROWLEY, *Deputy Superintendent of Banks:*

My Dear Sir.—I beg to acknowledge the receipt of your letter of the 18th ultimo, in which you ask:

“Can a New York building and loan association, where it has surplus funds in its treasury, purchase the shares of a building and loan association organized under the laws of Pennsylvania, such shares fully participating in the profits of such association, and secured by a bond and mortgage covering the amount for which such shares are issued?”

You have called our attention, also, to chapters 122, Laws of 1851, 564, Laws of 1875, 96, Laws of 1878, and 689, Laws of 1892. These laws were all repealed by section 192, chapter 705, Laws of 1894, except chapter 689, Laws of 1892, and of that article VI was repealed. Thus, at the present time, the special statutory law prescribing the powers and duties of building, loan and savings associations is found in said chapter 705, Laws of 1894.

A perusal of said law can not but convince the reader that the purpose of the law is to encourage frugality, saving and thrift among the wage-earning, professional and commercial classes of our population. Thus section 187, among other things, provides that accumulations upon shares in said associations are exempt from execution and proceedings supplementary thereto to the amount of \$600, “and the association itself shall be deemed an institution for savings, and not taxable under any tax which shall exempt savings banks or institutions for savings from taxation.”

The protection by the law of the moneys of the members of such associations has been made further manifest by subjecting

them to the visitorial powers of the State in the person of the Superintendent of Banks (section 190, chapter 705, Laws of 1894); by the regulation of payment in and withdrawal of moneys (sections 175, 176 and 177); of the loaning of moneys to its members (sections 178 and 179), and of the borrowing of moneys (section 183).

It is provided by said section 183 that "any association organized in pursuance of the provisions of this act may borrow money for the purpose of making loans or paying withdrawals, not exceeding, however, two thousand dollars, so long as its accumulating capital shall not exceed twenty thousand dollars, and when its accumulated capital exceeds that sum, not exceeding ten per cent. thereof. No money borrowed shall be for a longer period than one year. Any association having a surplus in its treasury for which there is no demand for loans, withdrawing stockholders, matured or paid-up stock, may loan the same to another association organized under the provisions of this act, subject to the provisions of this section on the part of the borrowing association."

We are not advised that the Pennsylvania corporation of which you write has been authorized to transact business in this State, nor that it is amenable to the above-quoted section. The Pennsylvania corporation not having been organized under the provisions of the act aforesaid, a New York corporation is not, by the laws of this State, permitted to loan the savings of its members nor its surplus to it.

We feel constrained to give a negative answer to your inquiry hereinbefore contained.

Respectfully,

T. E. HANCOCK,

Attorney-General.

In Reference to the Distribution of Losses in Co-operative Savings and Loan Associations.

ALBANY, N. Y., *July 20, 1895.*

HON. RODNEY R. CROWLEY, *Deputy Superintendent of Banks:*

DEAR SIR.—I am in receipt of your communication of July 11th, in which you state:

“In the examination of a building and loan association under the supervision of this department we find the following facts:

“On the back of each application for membership, and thereby made a part of the contract, is the following, viz.: ‘The undersigned may withdraw from the association and receive the cash surrender value of his shares, less his pro rata share of losses, if any,’ etc.

“The book statement of this association showed it to have what is called a surplus of about \$100,000. This is in reality its undistributed profits. Instead of distributing its profits periodically it accumulates it in a gross sum, making a calculation as to the value of shares by months, and, in case of withdrawal, crediting profits to the shares withdrawn according to the table of calculations of share values.

“Among the liabilities were the items ‘due to installment members,’ ‘due to paid-up fund,’ etc.

“In our valuation of the assets we reduced them \$50,000 from the amount carried on the books. This we deducted from, or charged against, the undistributed profits and reduced it that much. The association’s management insist that under the sentence as to prorating losses, quoted above, that whatever we reduce the assets must be charged against ‘due to members,’ and the surplus or undivided profit account left intact.

“Will you kindly advise us if our position is correct?

“On this same theory this association claims that if they experience losses of fifty per cent. of their assets, in amount, and many times their undistributed profits, that this should be charged against their dues liability, and the surplus or undistributed

profits account left intact. We think that any losses must first be charged against their surplus account so long as that is unexhausted, and then go to the reduction of their capital dues."

The position taken by the managers of the association is erroneous.

The losses should be first charged against the undistributed profits. In making up the new asset and liability sheet, the liabilities should be entered as the amount due shareholders; the assets should be entered as you actually found them, and the difference between the two amounts would be either the surplus or deficit. In this case the surplus appears to be \$50,000.

If the managers of the association were right in their view of the matter they might receive \$25,000 in interest and other earnings, meet losses to the extent of \$30,000, and yet at the end of the period add the entire \$25,000 to undistributed profits and declare a dividend pro rata, while the business actually shows a net loss of \$5,000 for the year.

The members should share pro rata in the losses attending the management of the association in this or any other mutual association of like character, and that can be equitably accomplished, in my opinion, by having them first charged against the undistributed profits or surplus.

This, I think, is the reasonable interpretation of that clause in the contract of membership.

It is a general rule of law that all laws should have a sensible construction. *U. S. v. Kirby*, 74 U. S., 278, and Justice Harland, in 100 U. S., 239, says: "Any construction should be disregarded which leads to absurd consequences."

These two citations voice the general rule applicable to the construction of laws, and it seems to me that it ought also to be prevailing in the construction of such contracts as are referred to here.

That the above construction is the correct one seems to be indicated by section 27 of the Banking Law, controlling as to all of the financial institutions under the supervision of your department. That section reads: "All losses sustained by any corporation or banker subject to this chapter, in excess of its

undivided profits then realized and possessed, shall be charged as a reduction of its capital stock," etc. This, in my opinion, justifies our construction that all losses not in excess of the undivided profits shall be charged against them.

In regard to the second question: The association referred to being a mutual association, in which the interests of all must be equal in proportion to the amount invested, and in which mutuality of the contract is the underlying principle, I am of opinion that for any one member to receive from the association more than the book value of its certificates under the rules and regulations of the association would work to the disadvantage of the other members, and is therefore, in a mutual association, not permissible.

T. E. HANCOCK,

Attorney-General.

NOTE.—The opinion of the Attorney-General here given is same as that of the court in O'Malley case subsequently decided and referred to in text of this report.

LIST
OF
CO-OPERATIVE
SAVINGS AND LOAN ASSOCIATIONS

THAT HAVE REPORTED TO THE BANKING DEPARTMENT, OR HAVE
BEEN ORGANIZED OR AUTHORIZED UNDER THE BANKING LAW,

From 1875 to 1896,

INCLUDING BUILDING LOT AND FOREIGN ASSOCIATIONS.

NOTE.—The associations whose names are printed in SMALL CAPITALS closed before 1890.

The associations whose names are printed in *Italic* closed after 1890.

The associations whose names are printed in Roman are in existence at this date (March 2, 1896).

ASSOCIATIONS REPORTING FIRST FOR					Location.	Organized	First report for year	Closed
1875 to 1890	1891	1892	1893	1894 1895				
ALBANY COUNTY.								
				Albany County Savings and Loan Association	Albany	Oct. 11, 1892	1892	.....
				ALBANY SAVINGS AND LOAN ASSOCIATION	Albany	Nov. 5, 1888	1888	*1888
				<i>Central Savings and Loan Association</i>	Albany	Dec. 1890	1891	†1892
				Commercial Union Co-operative Bank	Albany	Feb. 16, 1891	1891	.....
				GERMAN SAVINGS AND BUILDING FUND ASSOCIATION, No. 8	Albany .....	.....	1876	*1876
				Homestead Savings and Loan Association	Albany	May 7, 1888	1888	.....
				Permanent Savings and Loan Association	Albany	Dec. 31, 1888	1889	.....
				Safety Building, Loan and Savings Association	Albany	Jan. 29, 1889	1890	.....
				SAVINGS AND BUILDING FUND ASSOCIATION, No. 4	Albany .....	.....	1875	*1876
				SAVINGS AND BUILDING FUND ASSOCIATION, No. 5	Albany .....	.....	1875	*1876
				SAVINGS AND BUILDING FUND ASSOCIATION, No. 6	Albany .....	.....	1875	*1878
				SAVINGS AND BUILDING FUND ASSOCIATION, No. 7	Albany .....	.....	1875	*1877
				SAVINGS AND BUILDING FUND ASSOCIATION, No. 9	Albany .....	.....	1875	*1877
				United States Building, Mutual Loan and Accumulating Fund Association	Albany	July 15, 1890	1890	.....
				West End Savings and Loan Association	Albany	Feb. 4, 1889	1890	.....
ALLEGANY COUNTY.								
				Alfred Mutual Loan Association	Alfred	April 9, 1884	1889	.....
BROOME COUNTY.								
				<i>Binghamton and Washington Land Company</i>	Binghamton	May 22, 1891	1891	1893
				CATHOLIC BUILDING AND LOAN FUND ASSOCIATION	Binghamton	Mar. 15, 1875	1875	*1881
				Co-operative Building and Loan Association	Binghamton	April 2, 1886	1887	.....
				..... <i>Deposit Savings and Loan Association</i>	Deposit	Mar. 1, 1894	.....	1894
				Home Mutual Loan and Savings Association	Binghamton	June 24, 1889	1889	.....

CATTARAUGUS COUNTY.

Gowanda Co-operative Savings and Loan Association.....	Oct. 5, 1889	1890
| Olean Building, Loan and Savings Association	Feb. 1, 1892	1892
Salamanca Loan and Building Association	Sept., 1882	1884

CHAUTAQUA COUNTY.

<i>Chautauqua First Equitable Building Society</i>	Nov. 1, 1881	1881
Chautauqua National Building, Loan and Savings Association	May 13, 1891	1891
Dunkirk Savings and Loan Association	April 1, 1889	1890
| †Jamestown Co-operative Savings and Loan Association	Nov. 22, 1881	1894
<i>Jamestown Permanent Loan and Building Association</i>	Nov. 22, 1881	1883
| Lake Shore Savings and Loan Association.....	Feb. 13, 1891	1891
Scandinavian Building and Loan Association	Aug. 5, 1890	1890

CHEMUNG COUNTY.

Chemung Valley Mutual Loan Association.....	April, 1875	1875
Elmira Co-operative Savings and Loan Association.....	May 28, 1888	1888
ELMIRA BUILDING AND LOAN ASSOCIATION	May 1, 1872	1875
| Elmira Mutual Building Loan Association	April 18, 1893	1893
<i>Queen City Homestead Association</i>	Sept., 1891	1891

CHENANGO COUNTY.

Chenango Co-operative Savings and Loan Association	April 24, 1888	1888
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COLUMBIA COUNTY.

Hudson Building and Loan Association.....	Dec., 1875	1876
Stuyvesant Falls Building and Loan Association.....	Jan. 1, 1881	1881

CORTLAND COUNTY.

Century Co-operative Savings and Loan Association.....	Mar. 28, 1895	1895
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* The last report received was for that year.
 † Consolidated with West End Savings and Loan Association.
 ‡ Formerly Jamestown Permanent Loan and Building Association. q. v. Re-organized December 17, 1894.
 § Re-organized as Jamestown Co-operative Savings and Loan Association, December 17, 1894.

ASSOCIATIONS REPORTING FIRST FOR

1875 to 1890	1891	1892	1893	1894	1895		Location.	Organized	First report for year	Closed
						DUTCHESS COUNTY.				
						Home Co-operative Savings and Loan Association.....	Poughkeepsie..	April, 1888	1888	.....
						TOWN OF FISHKILL BUILDING AND LOAN ASSOCIATION.....	.....	.....	1882	*1882
						ERIE COUNTY.				
						<i>Adams Savings and Loan Association</i>	Buffalo.....	1887	1890	1893
						<i>ÆTNA LOAN AND ACCUMULATING FUND ASSOCIATION</i>	Buffalo.....	Mar. 21, 1872	1875	*1875
						<i>Ætina Permanent Savings and Loan Association</i>	Buffalo.....	Oct. 23, 1889	1890	.....
						<i>ALEMANIA SAVINGS AND AID ASSOCIATION</i>	Buffalo.....	June 3, 1874	1875	*1875
						<i>Amberst Savings and Aid Association</i>	Buffalo.....	Mar. 27, 1890	1890	.....
						<i>AMICABLE SAVINGS AND AID ASSOCIATION</i>	Buffalo.....	April 11, 1876	1876	*1879
						<i>AURORA SAVINGS AND AID ASSOCIATION</i>	Buffalo.....	Mar. 16, 1875	1875	*1879
						<i>Bavaria Mutual Permanent Savings and Loan Association</i>	Buffalo.....	April 2, 1888	1890	.....
						<i>BAVARIA STREET AIDING AND ACCUMULATING SOCIETY</i>	Buffalo.....	Dec. 6, 1872	1875	*1875
						Black Rock Mutual Home and Savings Association.....	Buffalo.....	1889	1893	1895
						<i>Bristol Permanent Dime Savings and Loan Association</i>	Buffalo.....	April 7, 1890	1890	.....
						<i>Broadway Dime Permanent Savings and Loan Association</i>	Buffalo.....	Jan. 1, 1890	1890	1892
						Buffalo Building and Loan Association.....	Buffalo.....	Feb. 27, 1890	1890	1893
						BUFFALO CITY SAVINGS AND MUTUAL BENEFIT FUND ASSOCIATION.....	Buffalo.....	Mar. 31, 1891	1894	*1894
						<i>Buffalo Dime Savings and Loan Association</i>	Buffalo.....	Jan. 8, 1890	1890	1893
						<i>Buffalo Mutual Permanent Savings and Loan Association</i>	Buffalo.....	.....	1875	*1875
						Buffalo Mutual Permanent Savings and Loan Association.....	Buffalo.....	1889	1890	1893
						Buffalo Permanent Mutual Loan Association, No. 2.....	Buffalo.....	June 21, 1887	1890	1892
						Buffalo Plains Loan and Aid Association.....	Buffalo.....	Feb. 20, 1881	1890	.....
						BUFFALO SAVINGS AND HELPING FUND ASSOCIATION, No. 2.....	Buffalo.....	April 12, 1879	1890	.....
						BUFFALO SAVINGS AND HELPING FUND ASSOCIATION, No. 4.....	Buffalo.....	.....	1875	*1875
						Buffalo Savings and Loan Association.....	Buffalo.....	.....	1875	*1875
						<i>Buffalo Ten Cent Permanent Savings and Loan Association</i>	Buffalo.....	Mar. 30, 1893	1893	.....
						BUFFALO WORKINGMEN'S SAVINGS AND AID ASSOCIATION ON THE HILL.....	Buffalo.....	Jan. 28, 1890	1890	*1890
							Buffalo.....	Feb. 9, 1874	1875	*1875

<i>Bunker Hill Permanent Savings and Loan Association.</i>	Buffalo.....	April, 1888	1890	July 25, 1894
Carlton Street Permanent Savings and Aid Association.....	Buffalo.....	May 22, 1880	1890	.....
CENTENNIAL LOAN AND ACCUMULATING FUND ASSOCIATION.....	Buffalo.....	Feb. 22, 1876	1876	*1877
CENTENNIAL SAVINGS AND AID ASSOCIATION, No. 2.....	Buffalo.....	.....	1876	*1878
<i>Central Dime Building, Loan and Savings Association.</i>	Buffalo.....	June 6, 1890	1890	1892
Central Permanent Savings and Loan Association.....	Buffalo.....	July 1, 1885	1890	.....
CENTRAL SAVINGS AND AID ASSOCIATION.....	Buffalo.....	.....	1875	*1875
<i>Charter Oak, No. 3, Savings and Aid Association.</i>	Buffalo.....	May 31, 1887	1890	1892
CHARTER OAK SAVINGS AND AID ASSOCIATION.....	Buffalo.....	.....	1877	*1878
<i>Chenango Savings and Loan Association.</i>	Buffalo.....	.....	1890	§ 1892
<i>Cherry and Orange Permanent Savings and Aid Association.</i>	Buffalo.....	Aug. 4, 1884	1890	Dec. 17, 1894
CITIZENS' PERMANENT LOAN ASSOCIATION.....	Buffalo.....	Sept. 3, 1878	1878	*1879
<i>City Dime Savings and Loan Association.</i>	Buffalo.....	Nov. 24, 1891	1892	1894
<i>Clinton Market Dime Savings and Loan Association.</i>	Buffalo.....	Mar. 2, 1891	1891	*1892
Clinton Mutual Savings and Loan Association.....	Buffalo.....	April 12, 1878	1878	.....
CLINTON SAVINGS AND AID ASSOCIATION, No. 2.....	Buffalo.....	.....	1878	*1878
CLINTON SAVINGS AND HELPING FUND ASSOCIATION, No. 2.....	Buffalo.....	.....	1877	*1877
CLINTON STREET SAVING AND AID ASSOCIATION.....	Buffalo.....	May, 1870	1875	*1875
<i>Coit Savings and Aid Association.</i>	Buffalo.....	.....	1890	.....
COIT STREET SAVINGS AND AID ASSOCIATION.....	Buffalo.....	.....	1875	.....
Cold Springs Permanent Savings and Loan Association.....	Buffalo.....	Feb. 3, 1890	1890	.....
<i>Columbia Co-operative Savings and Loan Association.</i>	Buffalo.....	April 30, 1890	1894	.....
<i>Columbia Permanent Savings and Loan Association.</i>	Buffalo.....	.....	1890	.....
COLUMBIA SAVINGS AND AID ASSOCIATION.....	Buffalo.....	.....	1875	1892
COLUMBIA SAVINGS AND AID ASSOCIATION, No. 2.....	Buffalo.....	.....	1876	*1877
COLUMBUS SAVINGS AND AID ASSOCIATION.....	Buffalo.....	Sept. 7, 1876	1875	*1879
<i>Commercial Savings and Loan Association.</i>	Buffalo.....	.....	1875	1895
CONCORDIA SAVINGS AND AID ASSOCIATION.....	Buffalo.....	May 1, 1894	.....	1895
CONCORDIA SAVINGS AND AID ASSOCIATION OF BUFFALO.....	Buffalo.....	Aug. 4, 1869	1875	*1875
CONCORDIA SAVINGS AND AID ASSOCIATION, No. 2.....	Buffalo.....	April 1, 1876	1876	*1880
CONCORDIA SAVINGS AND AID ASSOCIATION, No. 3.....	Buffalo.....	Oct. 4, 1870	1875	*1876
CONCORDIA SAVINGS AND AID ASSOCIATION, No. 3.....	Buffalo.....	May 24, 1873	1875	*1875
<i>Connecticut Permanent Savings and Loan Association.</i>	Buffalo.....	June 7, 1876	1876	*1879
Court Street Permanent Savings and Loan Association.....	Buffalo.....	Dec. 2, 1889	1890	1892
DELAWARE SAVINGS AND AID SOCIETY.....	Buffalo.....	Oct. 16, 1889	1890	.....
<i>Depew Co-operative Savings and Loan Association.</i>	Depew.....	July 26, 1872	1875	*1875
.....	.....	Aug. 14, 1895	1895	.....

* The last report received was for the year.
 Association. § Consolidated with Richmond Avenue Permanent Dime Savings and Loan Association, and Loan Association, q. v.
 † Re-incorporated July 9, 1895.
 ‡ Consolidated with Prince Albert Permanent Savings and Loan Association.
 § Formerly Iroquois Permanent Time Savings and Loan Association.

ASSOCIATIONS REPORTING FIRST FOR

1875 to 1890	1891	1892	1893	1894	1895				
						ERIE COUNTY — (CONTINUED).			
Dime Accumulating Savings and Loan Association.....						Buffalo.....	Jan. 22, 1889	1890	.....
EAGLE AID AND ACCUMULATING ASSOCIATION.....						Buffalo.....	.....	1875	*1875
EAGLE SAVINGS AND AID ASSOCIATION.....						Buffalo.....	.....	1875	*1876
Eagle Savings and Loan Company.....						Buffalo.....	June 30, 1891	1891	.....
East Aurora Savings and Loan Association.....						East Aurora.....	Dec. 10, 1891	1892	.....
East Buffalo Dime Savings and Loan Association.....						Buffalo.....	Nov. 22, 1891	1891	1-93
East Buffalo People's Permanent Savings and Loan Association.....						Buffalo.....	Sept. 11, 1-88	1891	1894
EAST BUFFALO SAVINGS AND AID ASSOCIATION.....						Buffalo.....	.....	1876	*1878
East Buffalo Stock and Building Association.....						Buffalo.....	April 11, 1888	1890	1893
EASTERN SAVINGS AND AID ASSOCIATION.....						Buffalo.....	.....	1875	*1877
| East Side Serial Savings and Loan Association.....						Buffalo.....	April 19, 1894	1894	.....
| Economy Permanent Savings and Loan Association.....						Buffalo.....	Jan. 2, 1887	1892	1894
| Electric City Co-operative Savings and Loan Asso						Buffalo.....	Nov. 1, 1895	1895	.....
ELK STREET SAVINGS AND AID ASSOCIATION.....						Buffalo.....	.....	1-75	*1877
Ellicott Permanent Savings and Loan Association.....						Buffalo.....	Mar. 18, 1889	1889	.....
ELLCOTT SAVINGS AND LOAN ASSOCIATION.....						Buffalo.....	April 6, 1878	1878	*1878
Ellicott Street Permanent Mutual Loan Association.....						Buffalo.....	Feb., 1882	1890	1892
Elm Permanent Loan Association.....						Buffalo.....	Sept. 22, 1-79	1890	.....
EMSLIE SAVINGS AND AID ASSOCIATION.....						Buffalo.....	.....	1875	*1876
Enterprise Savings and Loan Association.....						Buffalo.....	April 3, 1888	1890	1892
Equitable Savings and Loan Association.....						Buffalo.....	Feb. 27, 1890	1890	.....
Erie County Permanent Savings and Loan Association.....						Buffalo.....	Oct., 1888	1890	1895
ERIE COUNTY SAVINGS AND HELPING FUND ASSOCIATION.....						Buffalo.....	.....	1875	*1875
Erie Savings and Loan Association.....						Buffalo.....	Dec. 21, 1883	1889	.....
EXCELSIOR SAVINGS AND AID ASSOCIATION.....						Buffalo.....	Aug. 6, 1870	1875	*1875
EXCELSIOR SAVINGS AND HELPING FUND ASSOCIATION, No. 2.....						Buffalo.....	Mar. 10, 1877	1878	*1878
Ferry Savings and Aid Association.....						Buffalo.....	May, 1889	1890	.....
Fifth Ward Permanent Dime Savings and Loan Association.....						Buffalo.....	Mar. 4, 1890	1890	.....
FIRST WARD SAVINGS AND AID ASSOCIATION.....						Buffalo.....	.....	1878	*1879

Forest Avenue Independent Savings and Aid Association, No. 2.....	Buffalo.....	Dec. 2, 1889	1890
<i>Forest Permanent Savings and Aid Association</i>	Buffalo.....	May, 1889	1890
FOURTH WARD SAVINGS AND AID ASSOCIATION.....	Buffalo.....	April 17, 1871	1875
Fourth Ward Savings and Aid Association.....	Buffalo.....	July, 1884	1890
FRANKLIN MUTUAL LOAN ASSOCIATION.....	Buffalo.....	.....	1878
FRANKLIN SAVINGS AND AID ASSOCIATION.....	Buffalo.....	.....	*1876
| Freehold Savings and Loan Association.....	Buffalo.....	Jan. 5, 1871	1875
<i>Front Avenue Savings and Loan Association</i>	Buffalo.....	May 27, 1891	1891
FRONTIER LOAN AND ACCUMULATING FUND ASSOCIATION.....	Buffalo.....	July 1, 1890	1890
FRONTIER SAVINGS AND AID ASSOCIATION.....	Buffalo.....	Mar. 7, 1877	1877
<i>Frontier Savings Fund and Aid Association</i>	Buffalo.....	.....	*1875
Frontier Savings Fund and Aid Association.....	Buffalo.....	.....	May 5, 1891
<i>Genesee Permanent Dime Savings and Loan Association</i>	Buffalo.....	April 28, 1891	1891
GENESEE SAVINGS AND AID ASSOCIATION.....	Buffalo.....	Mar. 20, 1890	1890
GEORGE MULLENBERG SAVINGS AND HELPING FUND ASSOCIATION.....	Buffalo.....	Mar. 14, 1871	1875
GEORGE WASHINGTON SAVINGS AND HELPING FUND ASSOCIATION.....	Buffalo.....	June 5, 1873	1875
GEORGE WASHINGTON SAVINGS AND HELPING FUND ASSOCIATION, No. 2.....	Buffalo.....	June 1, 1869	1875
| <i>German-American Dime Savings and Loan Association</i> †.....	Buffalo.....	May 8, 1876	1876
<i>German-American Permanent Savings and Loan Association</i>	Buffalo.....	.....	1890
| <i>German-American Savings and Loan Association</i>	Buffalo.....	July 1, 1890	1890
<i>German Central Dime Permanent Mutual Savings and Loan Association</i>	Buffalo.....	.....	1891
| German Central Permanent Dime Mutual Loan and Savings Ass'n ‡.....	Buffalo.....	Oct. 1, 1890	1890
| <i>Germania Permanent Mutual Loan Association</i>	Buffalo.....	Oct. 1, 1890	1892
GERMANIA SAVING AND AID ASSOCIATION.....	Buffalo.....	May 13, 1878	1891
GERMAN NATIONAL SAVINGS AND AID ASSOCIATION.....	Buffalo.....	July 6, 1869	1875
| <i>German Permanent Dime Savings and Loan Association</i>	Buffalo.....	.....	1892
GERMAN SAVINGS AND AID ASSOCIATION.....	Buffalo.....	June 1, 1890	1876
Globe Permanent Dime Savings and Loan Association.....	Buffalo.....	Jan. 13, 1890	1890
Globe Savings and Loan Association.....	Buffalo.....	July 1, 1886	1890
Goodell Permanent Loan Association.....	Buffalo.....	May 28, 1888	1890
Guilford Savings and Loan Association §.....	Buffalo.....	Jan. 7, 1889	1889
Hamburgh Savings and Loan Association.....	Hamburgh.....	Jan. 1, 1890	1890
HARMONY SAVINGS AND AID ASSOCIATION.....	Buffalo.....	.....	1875
HELIVETIA SAVINGS AND AID ASSOCIATION.....	Buffalo.....	Feb. 5, 1873	1875
Hercules Permanent Savings and Loan Association.....	Buffalo.....	May 7, 1885	1890

* The last report received was for that year.

Savings and Loan Association, *q. v.* ‡ Transferred to Fourth Ward Savings and Aid Association. † Formerly German-American Dime Savings and Loan Association.

** Amalgamated with Irish-American Savings Association.

‡ Formerly German Central Dime Permanent Mutual Savings and Loan Association.

§ Absorbed by the Safety Investment and Loan Company, Syracuse.

‡ Formerly German-American Savings and Loan Association.

§ Name changed to German Central

‡ Formerly German Central Dime Permanent Mutual Savings and Loan Association.

§ Absorbed by the Safety Investment and Loan Company, Syracuse.

ASSOCIATIONS REPORTING FIRST FOR

1875 to 1880	1881	1882	1883	1884	1885
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ERIE COUNTY — (CONTINUED).

Associations	Location.	Organized	First report for year	Closed
HICKORY SAVINGS AND AID ASSOCIATION	Buffalo.....	Sept. 16, 1882	1875	*1876
<i>High and Peach Savings and Loan Association</i>	Buffalo.....	Oct. 6, 1870	1890	1895
HIGH STREET SAVINGS AND AID ASSOCIATION	Buffalo.....	Oct. 6, 1870	1875	*1876
<i>Home Dime Savings and Loan Association</i>	Buffalo.....	June 4, 1890	1890	1894
Homestead Savings and Loan Association	Buffalo.....	Jan. 31, 1884	1890	.....
<i>Howard and Ifalson Street Permanent Dime Savings and Loan Association</i>	Buffalo.....	May 1, 1890	1890	1894
<i>Howard Dime Savings and Loan Association</i>	Buffalo.....	May 5, 1890	1890	May 2, 1895
<i>Howard Mutual Savings and Loan Association</i>	Buffalo.....	May 29, 1883	1890	1893
Hydraulic Mutual Savings and Loan Association	Buffalo.....	Feb. 19, 1881	1890	.....
HYDRAULIC SAVINGS AND AID ASSOCIATION	Buffalo.....	.....	1875	*1875
| Industry Permanent Dime Savings and Loan Association	Buffalo.....	June 24, 1891	1892	.....
INTERNATIONAL LOAN AND ACCUMULATING FUND ASSOCIATION	Buffalo.....	July 21, 1875	1876	*1877
Irish-American Savings and Loan Association	Buffalo.....	April 4, 1884	1885	.....
<i>Iroquois Permanent Dime Savings and Loan Association</i>	Buffalo.....	Sept. 30, 1890	1890	.....
JEFFERSON AND CLINTON LOAN AND ACCUMULATING FUND ASSOCIATION	Buffalo.....	.....	1877	*1894
<i>Jefferson Permanent Dime Savings and Loan Association</i>	Buffalo.....	Sept. 10, 1888	1890	*1877
JEFFERSON SAVINGS AND AID ASSOCIATION	Buffalo.....	.....	1875	1894
<i>Johnson Permanent Savings and Loan Association</i>	Buffalo.....	April 16, 1883	1890	*1875
KRETTNER PERMANENT SAVINGS AND LOAN ASSOCIATION	Buffalo.....	Feb. 24, 1880	1880	1893
<i>Lackawanna Permanent Savings and Loan Association</i>	Buffalo.....	Sept. 6, 1887	1890	*1880
LA FAYETTE SAVINGS AND AID ASSOCIATION	Buffalo.....	.....	1878	1893
Lancaster Savings and Loan Association	Lancaster.....	May 27, 1890	1890	*1878
<i>Lemon and Virginia Permanent Savings and Aid Association</i>	Buffalo.....	Sept. 8, 1886	1890	1894
<i>Lemon Dime Savings and Loan Association</i>	Buffalo.....	.....	1890	1891
| Lexington Dime Savings and Loan Association	Buffalo.....	June 2, 1891	1891	.....
LIBERTY SAVINGS AND AID ASSOCIATION	Buffalo.....	.....	1875	*1878
LINCOLN SAVINGS AND AID ASSOCIATION	Buffalo.....	Mar. 13, 1875	1875	*1876
LIVINGSTON SAVINGS AND AID ASSOCIATION	Buffalo.....	.....	1878	*1878
| Lovejoy Permanent Dime Savings and Loan Association	Buffalo.....	July 3, 1891	1892	.....

<i>Ludwig Permanent Savings and Loan Association</i>	Buffalo.....	April 3, 1888	1890
<i>Unitgold Permanent Savings and Loan Association</i>	Buffalo.....	April 19, 1887	1890
<i>Main Street and Cold Spring Permanent Savings and Loan Association</i>	Buffalo.....	Mar. 12, 1890	1890
<i>Main Street Permanent Loan Association</i>	Buffalo.....	.....	1890
MANHATTAN SAVINGS AND AID SOCIETY.....	Buffalo.....	Feb. 19, 1872	1875
Masten and Eaton Permanent Savings and Aid Association.....	Buffalo.....	.....	1890
Metropolitan Mutual Savings and Loan Association.....	Buffalo.....	Aug. 12, 1885	1890
<i>Michigan and Sycamore Permanent Loan and Savings Association</i>	Buffalo.....	Jan. 11, 1888	1890
Monroe Savings and Loan Association.....	Buffalo.....	.....	1891
Mulberry Permanent Savings and Loan Association No. 3.....	Buffalo.....	Jan. 26, 1886	1890
Mutual Home and Savings Association.....	Buffalo.....	April 16, 18-9	1890
| Mutual Investment and Building Association.....	Buffalo.....	Dec. 9, 1891	1892
MUTUAL SAVINGS AND AID ASSOCIATION.....	Buffalo.....	April 1, 1874	1875
MUTUAL SAVINGS AND LOAN ASSOCIATION.....	Buffalo.....	Feb. 2, 1878	1878
| National Dime Savings and Loan Association.....	Buffalo.....	.....	1891
NEW CLINTON AND PRATT SAVINGS AND AID ASSOCIATION.....	Buffalo.....	.....	1875
NEW HICKORY SAVINGS AND AID ASSOCIATION No. 2.....	Buffalo.....	.....	1877
NEW LINCOLN SAVINGS AND AID ASSOCIATION.....	Buffalo.....	.....	1878
<i>New Reservoir Permanent Dime Savings and Loan Association</i>	Buffalo.....	Sept. 7, 1890	1890
NIAGARA LOAN AND ACCUMULATING FUND ASSOCIATION.....	Buffalo.....	June, 1870	1875
Niagara Savings and Loan Association.....	Buffalo.....	May 9, 1890	1890
<i>Niagara Savings Fund and Aid Association</i>	Tonawanda.....	Aug. 25, 1888	1890
| Niagara Square Dime Savings and Loan Association.....	Buffalo.....	Jan. 19, 1891	1891
| Ninth Ward Dime Savings and Loan Association.....	Buffalo.....	April 6, 1891	1891
<i>North Street Permanent Savings and Loan Association</i>	Buffalo.....	Oct. 26, 1886	1890
Old Homestead Savings and Loan Association.....	Buffalo.....	.....	1890
<i>Oriental Permanent Dime Accumulating Savings and Loan Association</i>	Buffalo.....	Aug. 13, 1889	1890
Peckham Dime Savings and Loan Association.....	Buffalo.....	April 29, 1890	1890
PECKHAM SAVINGS AND LOAN ASSOCIATION.....	Buffalo.....	.....	1878
People's Dime Savings and Loan Association, No. 2.....	Buffalo.....	April 5, 1890	1890
<i>People's Permanent Dime Savings and Loan Association</i>	Buffalo.....	Mar. 1889	1890
PEOPLE'S SAVINGS AND AID ASSOCIATION.....	Buffalo.....	.....	1875
PEOPLE'S SAVINGS AND AID ASSOCIATION, No. 2.....	Buffalo.....	.....	1875
PERRY LOAN AND ACCUMULATING FUND ASSOCIATION.....	Buffalo.....	Mar. 8, 1877	1877
PERRY SAVINGS AND AID ASSOCIATION.....	Buffalo.....	.....	1878
<i>Phoenix Dime Savings and Loan Association</i>	Buffalo.....	Feb. 28, 1891	1891
PHENIX PERMANENT LOAN ASSOCIATION.....	Buffalo.....	Mar. 21, 1879	1879

* The last report received was for that year.
 † Name changed to Columbia Co-operative Savings and Loan Association.
 ‡ Consolidated with Plymouth Rock Savings and Aid Association.

ASSOCIATIONS REPORTING FIRST FOR

1875 to 1890	1891	1892	1893	1894	1895		Location.	Organized	First report for year	Closed
ERIE COUNTY — (CONCLUDED).										
PIONEER LOAN AND ACCUMULATING FUND ASSOCIATION.							Buffalo.	May 18, 1872	1875	*1877
<i>Plymouth Permanent Savings, Loan and Aid Association.</i>							Buffalo.	Mar. 4, 1890	1890	1894
<i>Plymouth Rock Savings and Aid Association.</i>							Buffalo.	Mar. 27, 1884	1890	1894
<i>Pratt and Clinton Permanent Dime Savings and Loan Association.</i>							Buffalo.	Jan. 29, 1890	1890	1892
PRATT AND CLINTON SAVINGS AND AID ASSOCIATION.							Buffalo.		1875	*1875
PRATT AND CLINTON SAVINGS AND AID ASSOCIATION, No. 2							Buffalo.	Feb. 12, 1878	1878	*1878
PRATT AND CLINTON SAVINGS AND AID ASSOCIATION, No. 2							Buffalo.	April 16, 1888	1892	
PROSPECT HILL LOAN AND ACCUMULATING FUND ASSOCIATION.							Buffalo.		1875	*1875
<i>Prorident Savings and Loan Association.</i>							Buffalo.	Feb. 24, 1890	1890	1892
<i>Queen City Permanent Dime Savings and Loan Association.</i>							Buffalo.	Oct. 28, 1890	1890	1894
QUEEN CITY SAVINGS AND AID ASSOCIATION.							Buffalo.		1877	*1878
<i>Queen City Permanent Dime Savings and Loan Association.</i>							Buffalo.	Mar. 6, 1890	1890	
RICHMOND AVENUE PERMANENT DIME SAVINGS AND LOAN ASSOCIATION.							Buffalo.	April 9, 1895	1895	
<i>Riverside Savings Fund and Aid Association.</i>							Buffalo.	Nov. 19, 1888	1890	1895
<i>Riverside Savings and Loan Association.</i>							Buffalo.	Mar. 12, 1888	1890	1893
<i>Rose Permanent Savings and Loan Association.</i>							Buffalo.		1890	1891
ROSE PERMANENT SAVINGS AND ACCUMULATING SOCIETY							Buffalo.	Mar. 13, 1871	1875	*1875
SAINT FRANCIS AIDING AND ACCUMULATING SOCIETY							Buffalo.		1878	*1878
SAVINGS AND LOAN ASSOCIATION, NO. 1, OF BUFFALO.							Buffalo.	Mar. 14, 1889	1890	May 28, 1895
<i>Second Ward Loan Association.</i>							Buffalo.		1875	*1878
SENECA LOAN AND ACCUMULATING FUND ASSOCIATION.							Buffalo.		1875	1895
<i>Seneca Mutual Savings and Loan Association.</i>							Buffalo.	May 3, 1894	1894	1895
<i>Seneca Permanent Dime Savings and Loan Association.</i>							Buffalo.	Aug., 1890	1890	1894
<i>Seventh Ward Permanent Savings and Aid Association.</i>							Buffalo.	Jan. 26, 1889	1890	*1894
SEVENTH WARD SAVINGS AND AID ASSOCIATION.							Buffalo.	Aug. 26, 1873	1875	*1877
<i>Siberia Dime Savings and Loan Association.</i>							Buffalo.	Jan. 22, 1891	1891	1894
<i>South Park Building Lot Association.</i>							Buffalo.	Jan. 17, 1893	1894	
SUPERIOR PERMANENT SAVINGS AND LOAN ASSOCIATION.							Buffalo.	April 15, 1889	1890	1892
<i>Springville Co-operative Savings and Loan Association.</i>							Springville.	June 20, 1894	1890	
<i>Sycamore and Johnson Permanent Savings and Loan Association.</i>							Buffalo.	June 19, 1888	1890	*1892
<i>Sycamore and Johnson Savings and Loan Association.</i>							Buffalo.	June 19, 1888	1892	

LIST OF ASSOCIATIONS.

	Oct. 18, 1896	1890	April 29, 1895
Sycamore Savings and Loan Association.....	Buffalo.....	1890	*1875
SYCAMORE STREET SAVINGS AND AID ASSOCIATION.....	Buffalo.....	1875	1892
Terrace Savings and Loan Association.....	Buffalo.....	Sept. 28, 1885	1890
Third Ward Permanent Savings and Loan Association.....	Buffalo.....	Feb. 13, 1888	1890
THIRTEENTH WARD LOAN AND ACCUMULATING FUND ASSOCIATION.....	Buffalo.....	June 22, 1872	*1876
THRINGIA SAVINGS AND AID ASSOCIATION.....	Buffalo.....	Sept. 26, 1874	*1878
TONAWANDA AID AND SAVINGS ASSOCIATION.....	Buffalo.....	May 7, 1883	*1889
Tonawanda Enterprise Aid and Savings Association.....	Tonawanda.....	Mar. 23, 1887	1889
Twelfth Ward Savings and Aid Association.....	Tonawanda.....	Mar. 10, 1887	1894
UNION LOAN AND ACCUMULATING FUND ASSOCIATION.....	Buffalo.....	Aug. 8, 1876	*1876
Union Savings and Aid Association.....	Buffalo.....	1888	Aug. 20, 1895
UNION SAVINGS AND MUTUAL BENEFIT ASSOCIATION.....	Buffalo.....	June 24, 1869	*1875
Walden Avenue Dime Savings and Loan Association.....	Buffalo.....	Apr. 13, 1889	1890
Walden Avenue Permanent Savings and Loan Association.....	Buffalo.....	Mar. 26, 1889	1890
Waverly Co-operative Savings and Loan Association.....	Buffalo.....	July 5, 1894	ø
WESTERN LOAN AND ACCUMULATING FUND ASSOCIATION.....	Buffalo.....	Sept. 16, 1870	*1876
WESTERN SAVINGS AND AID ASSOCIATION.....	Buffalo.....	1875	*1876
WESTPHALIA, No. 2, LOAN AND ACCUMULATING FUND ASSOCIATION.....	Buffalo.....	Mar. 21, 1872	*1878
West Side Savings and Loan Association.....	Buffalo.....	Dec., 1889	1890
West Utica Street Loan and Savings Association.....	Buffalo.....	Mar. 27, 1887	1890
William and Sherman Mutual Savings and Loan Association.....	Buffalo.....	O. 2, 1882	1890
William Street Dime Savings and Loan Association.....	Buffalo.....	July 9, 1889	1890
William Street Permanent Savings and Loan Association.....	Buffalo.....	Oct. 13, 1879	1879
Winslow Permanent Savings and Loan Association.....	Buffalo.....	Aug. 6, 1888	1890
WORKINGMAN'S SAVINGS AND AID ASSOCIATION.....	Buffalo.....	Aug. 16, 1869	*1875
WORKINGMEN'S SAVINGS AND AID ASSOCIATION.....	Buffalo.....	1877	*1878
WORKINGMEN'S SAVINGS AND LOAN FUND ASSOCIATION.....	Buffalo.....	May 17, 1875	*1879
FULTON COUNTY.			
Gloversville Building and Loan Association.....	Gloversville.....	Oct. 2, 1888	1889
Gloversville Homestead Building and Loan Association.....	Gloversville.....	July 30, 1891	1891
People's Savings and Loan Association.....	Gloversville.....	Sept., 1891	¶ Sept., 1891

* The last report received was for that year.

The last report received was for that year:
Sycamore and Johnson Savings and Loan Association.

§ Never completed incorporation.

† Consolidated with Masten and Eaton Permanent Savings and Aid Association.

Formerly Sycamore and Johnson Permanent Savings and Loan Association, a. v. Blasten and Eaton Permanent Savings and Aid Association.

Members not withdrawn were transferred to the Commercial Union Co-operative Bank, Albany.

± Name changed to

association. *a. v.*

ASSOCIATION, 9. v.

ASSOCIATIONS REPORTING FIRST FOR					Location.	Organized	First report for year	Closed
1875 to 1890	1891	1892	1893	1894	1895			
GENESEE COUNTY.					Batavia.....	April 15, 1879	1879	-----
Greene County Permanent Loan and Building Association.....								
GREENE COUNTY.					Catskill.....	Feb., 1889	1889	-----
Building and Loan Association of Catskill.....								
HERKIMER COUNTY.					Dolgeville.....	Oct. 13, 1891	1892	-----
Dolgeville Savings, Building and Loan Association.....					Ilion.....	Oct. 3, 1888	1890	-----
Ilion Permanent Savings, Building and Loan Association.....								
JEFFERSON COUNTY.					Carthage.....	1888	1890	-----
Carthage Savings, Loan and Building Association.....					Clayton.....	Mar., 1889	1890	-----
Security Building, Loan and Savings Association.....					Watertown.....	Dec. 19, 1887	1888	-----
Watertown Savings, Loan and Building Association.....								
KINGS COUNTY.					Brooklyn.....	Sept. 25, 1893	1893	-----
Afro-American Investment and Building Company.....					Brooklyn.....	April 25, 1894	1894	-----
Atlantic Co-operative Savings and Loan Association of Brooklyn.....					Brooklyn.....	May 14, 1888	1888	-----
Bedford Co-operative Building-Loan Association.....					Brooklyn.....	Jan., 1888	1888	-----
Bennett Homestead Association.....					Brooklyn.....	June 16, 1893	0	-----
Brooklyn and New York Acreum Building, Loan and Savings Association.....					Brooklyn.....	Nov. 16, 1885	1885	-----
Brooklyn City Co-operative Building and Loan Association.....					Brooklyn.....	Mar. 2, 1887	1887	-----
Brooklyn Mutual Building and Loan Association.....					Brooklyn.....	Jan. 16, 1883	1883	-----
Brooklyn Mutual Building and Loan Association.....					Brooklyn.....	July 27, 1888	1889	-----
Bushwick Co-operative Building and Loan Association.....					Bath Beach.....	Nov. 18, 1889	1890	-----
Citizens' Building and Loan Association of Bath Beach, N. Y.....					Brooklyn.....	Aug. 14, 1889	1889	-----
Columbia Building and Loan Association.....								-----

<i>Crescent Building and Loan Association</i>	Brooklyn.....	May 3, 1888	1888
East Brooklyn Co-operative Building Association.....	Brooklyn.....	April 26, 1885	1885
| East New York Co-operative Savings and Building-Loan Association.....	Brooklyn.....	Aug. 9, 1892	1892
Equitable Co-operative Building and Loan Association.....	Brooklyn.....	June 4, 1888	1888
| Excelsior Co-operative Savings and Loan Association.....	Brooklyn.....	June 26, 1894	1894
Fifth Avenue Co-operative Building and Loan Association.....	Brooklyn.....	Dec. 19, 1889	1889
Flatbush Co-operative Savings and Loan Association.....	Brooklyn.....	Feb. 21, 1889	1889
Fort Greene Co-operative Building and Loan Association.....	Brooklyn.....	July 19, 1889	1890
| Fortuna Building, Co-operative Savs. and Loan Ass'n.....	Brooklyn.....	July 22, 1895	1895
Fulton Co-operative Building and Loan Association.....	Brooklyn.....	Oct. 2, 1888	1890
German Building and Savings Company.....	Brooklyn.....	Sept. 8, 1886	1888
| Germania Building, Savings and Loan Institution.....	Brooklyn.....	Jan. 17, 1888	1890
Hamilton Co-operative Building and Loan Association.....	Brooklyn.....	May 27, 1889	1889
Homestead Co-operative Building and Loan Association.....	Brooklyn.....	Dec. 12, 1888	1889
<i>Industrial Co-operative Building and Loan Association</i>	Brooklyn.....	Sept. 1, 1887	1888
John H. Shults Co-operative Building and Loan Association.....	Brooklyn.....	Jan. 21, 1888	1890
Kings County Co-operative Building and Loan Association.....	Brooklyn.....	Jan. 10, 1888	1888
Long Island Building and Loan Association.....	Brooklyn.....	Mch. 28, 1888	1889
Madison Co-operative Building and Loan Association.....	Brooklyn.....	July, 1888	1889
<i>Mechanics' Co-operative Bank</i>	Brooklyn.....	.....	1890
Model Building and Loan Association.....	Brooklyn.....	Oct., 1889	1890
<i>Montauk Building and Loan Association</i>	Brooklyn.....	June, 1889	1890
| Mutual Benefit Loan and Building Company of New York.....	Brooklyn.....	May 13, 1893	1893
Nassau Co-operative Building and Loan Association.....	Brooklyn.....	Apr. 25, 1889	1890
Ninth Street Savings and Loan Association.....	Brooklyn.....	Oct. 16, 1890	1890
<i>People's Building and Loan Association</i>	Brooklyn.....	.....	1891
| People's Co-operative Savings and Loan Association of Brooklyn.....	Brooklyn.....	July 30, 1895	.....
Prospect Home Building and Loan Association.....	Brooklyn.....	May 19, 1890	1890
South Brooklyn Co-operative Building and Loan Association.....	Brooklyn.....	May 11, 1886	1888
Town of New Utrecht Co-operative Building and Loan Association.....	Fort Hamilton.....	Mar. 28, 1887	1890
| Twenty-ninth Ward Co-operative Savings and Loan Association.....	Brooklyn.....	Mar. 27, 1895	1895
Union Co-operative Building and Loan Association ||.....	Brooklyn.....	April 14, 1890	1890

* The last report received was for that year.

Building and Loan Association, q. v.

§ Did not do any business.

† Succeeded by Atlantic Association.

|| Re-incorporated July 9, 1895.

ASSOCIATIONS REPORTING FIRST FOR					Location.	Organized	First report for year	Closed
1875 to 1890	1891	1892	1893	1895				
LEWIS COUNTY.					Lowville	Sept. 4, 1889	1890	1893
LIVINGSTON COUNTY.					Dansville	Jan. 16, 1888	1888	.....
MADISON COUNTY.					Canastota	Feb. 9, 1889	1889	.....
					Oneida	May 16, 1887	1887	.....
MONROE COUNTY.					Rochester	Oct. 9, 1890	1890	.....
					Rochester	.....	1875	* 1876
					Rochester	.....	1875	* 1875
					Rochester	Mar. 9, 1891	1891	.....
					Rochester	Dec., 1889	1891	.....
					Brighton	.....	1890	.....
					Brookport	Jan. 18, 1888	1890	.....
					Rochester	Sept. 3, 1887	1890	.....
					Rochester	Oct. 20, 1871	1875	.....
					Rochester	.....	1875	* 1875
					Rochester	.....	1890	1891
					Rochester	July 12, 1887	1890	July 1, 1892
					Rochester	July 30, 1872	1875	* 1875
					Rochester	Aug. 9, 1886	1890	.....
					Brookport	Mar. 15, 1890	1890	.....
					Rochester	.....	1875	* 1875
					Rochester	Sept. 22, 1891	1891	1894
					Rochester	Feb. 28, 1884	1890

LIST OF ASSOCIATIONS.

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COLUMBIA SAVINGS, AID AND LOAN ASSOCIATION.....	Rochester.....	Feb. 24, 1893	1893
Commercial Loan Association.....	Rochester.....	Jan. 9, 1891	1875
CONCORDIA SAVINGS, AID AND LOAN ASSOCIATION.....	Rochester.....	May 12, 1871	1891
Conkey Avenue Savings, Aid and Loan Association.....	Rochester.....	June 3, 1885	1875
Consolidated Savings and Loan Association.....	Rochester.....	May 17, 1889	1890
<i>Cranston Street Building Lot Association.</i>	Rochester.....	Sept., 1891	1890
Dime Banking and Loan Association.....	Rochester.....	Oct. 1, 1886	1891
East Main Street Homestead Association.....	Rochester.....	June 25, 1890	1890
EAST ROCHESTER BUILDING LOT ASSOCIATION.....	Rochester.....	.....	1875
East Rochester Permanent Loan Association.....	Rochester.....	June, 1886	1890
<i>East Side Savings and Loan Association.</i>	Rochester.....	May 18, 1891	1891
EIGHTH WARD BUILDING, AID AND LOAN ASSOCIATION.....	Rochester.....	.....	1875
Eighth Ward Permanent Loan Association.....	Rochester.....	April, 1885	1889
Eighth Ward Standard Loan Association.....	Rochester.....	Sept. 26, 1889	1890
EINTRACHT SAVINGS AND AID ASSOCIATION.....	Rochester.....	Jan., 1872	1875
ELEVENTH WARD SAVINGS, AID AND LOAN ASSOCIATION.....	Rochester.....	Jan. 25, 1888	1875
<i>Empire Permanent Loan Association.</i>	Rochester.....	Jan. 25, 1888	1891
<i>Empire Permanent Savings and Loan Association†.</i>	Rochester.....	.....	1895
<i>Empire State Savings, Loan and Investment Association.</i>	Rochester.....	May 27, 1891	1890
<i>Engel Building Lot Association.</i>	Rochester.....	Oct. 4, 1889	1891
Enterprise Permanent Savings and Loan Association.....	Rochester.....	Jan. 12, 1895	1890
<i>Equitable Savings and Loan Association.</i>	Rochester.....	Mar. 2, 1891	1895
<i>Equitable Savings and Loan Association.</i>	Rochester.....	Oct. 13, 1894	1891
Expressmen's Permanent Savings and Loan Association.....	Rochester.....	June 9, 1888	1890
Fairport Permanent Loan Association.....	Fairport.....	May 7, 1888	1890
<i>Felix Wolf Land and Building Association.</i>	Rochester.....	Feb. 24, 1891	1891
<i>Fifteenth Ward Loan Association.</i>	Rochester.....	May 21, 1889	1890
Fifth Ward Permanent Savings and Loan Association.....	Rochester.....	Sept. 23, 1886	1895
FLOUR CITY SAVINGS AND AID ASSOCIATION.....	Rochester.....	Sept. 7, 1871	1894
FLOUR CITY SAVINGS AND LOAN ASSOCIATION.....	Rochester.....	.....	1875
FLOWER CITY BUILDING LOT ASSOCIATION.....	Rochester.....	May 29, 1872	1875
<i>Flower City Co-operative Savings and Loan Association.</i>	Rochester.....	Jan., 1888	1875
FOURTEENTH WARD CO-OPERATIVE BUILDING LOT ASSOCIATION.....	Rochester.....	May 4, 1887	1875
FOURTEENTH WARD DIME PERMANENT SAVINGS AND LOAN ASSOCIATION.....	Rochester.....	April 3, 1888	1875
Fourth Ward Permanent Savings and Loan Association.....	Rochester.....	.....	1888

* The last report received was for that year. † Formerly Empire Permanent Loan Association, q. v. § Went into hands of receiver. ¶ Has never reported.

ASSOCIATIONS REPORTING FIRST FOR

1875 to 1890	1891	1893	1894	1895				
					MONROE COUNTY — (CONTINUED).			
					FRANKFORT MUTUAL AID AND LOAN ASSOCIATION.....	Rochester.....	1875	*1875
					<i>Frankfort Permanent Savings and Loan Association</i>	Rochester.....	1890	*1895
					Franklin Dime Permanent Loan Association.....	Rochester.....	1890	.....
					| Gardiner Homestead Tract Association.....	Rochester.....	1891	.....
					Genesee Falls Permanent Savings and Loan Association.....	Rochester.....	1890	.....
					| Genesee National Savings and Loan Association.....	Rochester.....	1891	.....
					<i>Genesee Park Boulevard Homestead Association</i>	Rochester.....	1891	Aug., 1893
					<i>Genesee Park Tract Association</i>	Rochester.....	1891	*1891
					<i>Genesee Valley Permanent Savings and Loan Association</i>	Rochester.....	1890	1891
					<i>German-American Savings and Aid Association</i>	Rochester.....	1890	1892
					Germania Permanent Savings and Loan Association.....	Rochester.....	1890	.....
					GERMANIA SAVINGS, AID AND LOAN ASSOCIATION.....	Rochester.....	1875	*1875
					GLENWOOD MUTUAL HOMESTEAD ASSOCIATION.....	Rochester.....	1875	.....
					<i>Glenwood Permanent Savings and Loan Association</i>	Rochester.....	1890	1896
					Goodman Street Dime Savings and Loan Association *.....	Rochester.....	1890	.....
					Goodman Street Homestead Association.....	Rochester.....	1890	.....
					<i>Grand Avenue Building Lot Association</i>	Rochester.....	1890	1894
					Hawthorn Terrace Association.....	Rochester.....	1890	.....
					| <i>Hayward and Girard Park Lot Association</i>	Rochester.....	1891	July 10, 1893
					Hayward Homestead Tract Association.....	Rochester.....	1890	.....
					Herman Permanent Savings and Loan Associations.....	Rochester.....	1890	.....
					<i>Highland Terrace Association</i>	Rochester.....	1891	1891
					Home Banking and Loan Association.....	Rochester.....	1890	.....
					Homestead Loan Association.....	Rochester.....	1890	.....
					Hudson Avenue Building Lot Association.....	Rochester.....	1891	.....
					| Hudson Street Permanent Savings and Loan Association.....	Rochester.....	1891	.....
					HUMBOLDT SAVINGS, AID AND LOAN ASSOCIATION.....	Rochester.....	1890	.....
					INDEPENDENT BUILDING LOT ASSOCIATION.....	Rochester.....	1875	*1875
					<i>Industrial Loan Association</i>	Rochester.....	1875	*1875
					Rochester.....	1891	1892

LIST OF ASSOCIATIONS.

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Jackson Homestead Association.....	Rochester	May 16, 1890	1890
JAY STREET AND POOL FARM BUILDING LOT ASSOCIATION.....	Gates	1875
JAY STREET BUILDING, AID AND LOAN ASSOCIATION.....	Rochester	June 29, 1871	*1876
Jennings Park Homestead Association.....	Rochester	July 21, 1890	1891
Kellogg Homestead Association.....	Rochester .....	.....	1-93
Lake Avenue Permanent Savings and Loan Association.....	Rochester	Feb. 5, 1889	1890
Lake View Homestead Association.....	Rochester	May 19, 1890	1890
Leighton Lea Association.....	Rochester	Feb. 13, 1890	1891
Lincoln Park Permanent Savings and Loan Association.....	Rochester	Jan. 19, 1888	1890
Lincoln Permanent Loan Association.....	Rochester	Feb. 19, 1889	1890
Lowell Dime Permanent Savings and Loan Association.....	Rochester	July 5, 1889	1890
Lyell Avenue Savings and Loan Association.....	Rochester	July 19, 1887	1890
McKee Place Land Association.....	Rochester	June 18, 1883	1890
Main Savings and Loan Association.....	Rochester	Nov. 5, 1890	1890
Maple Street Land Association.....	Rochester	May 15, 1889	1890
MAPLEWOOD AND LAKE AVENUE CO-OPERATIVE BUILDING LOT ASSOCIATION.....	Rochester	Nov. 16, 1891	1891
MECHANICS' MUTUAL BENEFIT SOCIETY.....	Rochester	May 20, 1872	1875
Monitor Savings and Loan Association.....	Rochester .....	.....	*1877
Monroe Avenue Dime Banking and Loan Association.....	Rochester	June 10, 1891	1891
Monroe Avenue Homestead Association.....	Rochester	July 19, 1887	1890
Monroe Co-OPERATIVE BUILDING LOT ASSOCIATION.....	Rochester	Nov. 26, 1890	1890
Monroe County Permanent Savings and Loan Association.....	Rochester .....	.....	*1875
Monroe Savings, AID AND LOAN ASSOCIATION.....	Rochester	Nov. 12, 1887	1890
Monroe Savings and Loan Association.....	Rochester	May 11, 1871	1875
Mount Hope Avenue Dime Savings and Loan Association.....	Rochester	Feb. 18, 1884	1890
Mutual Benefit Savings and Loan Association †.....	Rochester	April 17, 1888	1890
MUTUAL LOAN ASSOCIATION.....	Rochester	April 9, 1888	1892
National Savings and Loan Association.....	Rochester	Feb. 26, 1872	1875
Newcomb Homestead Association.....	Rochester	Jan. 2, 1889	*1877
New Homestead Loan Association.....	Rochester	Aug. 18, 1890	†1894
Ninth Ward Savings and Loan Association.....	Rochester	July 23, 1889	1890
North Avenue and Randolph Street Homestead Association.....	Rochester	Feb. 24, 1886	1890
North Avenue Building Lot Association.....	Rochester	Feb. 4, 1890	1890
North Avenue Permanent Savings and Loan Association.....	Rochester	Dec. 4, 1889	1891
NORTH CLINTON SAVINGS AND AID ASSOCIATION.....	Rochester	Feb. 11, 1886	1890
North Clinton Street Mechanics' Savings and Loan Association.....	Rochester	June 23, 1871	*1875
.....	Rochester	Jan. 2, 1883	1890

*The last report received was for that year. †Formerly Fourth Ward Permanent Savings and Loan Association, q. v.
 Rochester Savings and Loan Association by chap. 411, L. 1894. ** Name being changed to American Homestead Savings and Loan Association.

ASSOCIATIONS REPORTING FIRST FOR

1875 to 1890	1891	1892	1893	1894	1895	1896		Location.	Organized	First report for year	Closed
MONROE COUNTY — (CONTINUED).											
								Rochester	July 1, 1890	1890	.....
								Rochester	1883	1890	.....
								Rochester	June 20, 1871	1875	*1875
								Rochester	Nov. 9, 1889	1891	Mch. 14, 1894
								Rochester	.....	1875	*1876
								Rochester	May 1, 1872	1875	*1875
								Rochester	Mch. 16, 1888	1890	.....
								Rochester	Oct. 8, 1885	1890	.....
								Rochester	May 19, 1883	1890	.....
								Rochester	Feb. 24, 1890	1890	.....
								Rochester	Jan. 1, 1891	1891	.....
								Rochester	Jan. 27, 1890	1890	1892
								Rochester	Oct. 25, 1886	1890	.....
								Rochester	May 24, 1886	1890	.....
								Rochester	.....	1875	*1876
								Rochester	.....	1892	1893
								Rochester	May 9, 1871	1875	*1875
								Rochester	May 20, 1886	1892	.....
								Rochester	April 30, 1884	1890	.....
								Rochester	.....	1878	*1881
								Rochester	.....	1877	*1877
								Rochester	.....	1879	*1879
								Rochester	Nov. 1, 1872	1875	.....
								Rochester	Nov. 23, 1872	1876	*1876
								Irondequoit	April 1, 1874	1875	*1875
								Rochester	.....	1892	.....
								Rochester	April 4, 1871	1875	*1875
								Rochester	Jan. 23, 1877	1877	*1877
								Rochester	Jan. 2, 1889	1894	.....
North-eastern Permanent Savings and Loan Association											
North Rochester Savings and Loan Association											
North Street Central Savings, Aid and Loan Association											
| North-western Homestead Association											
ONTARIO SAVINGS, AID AND LOAN ASSOCIATION											
ONTARIO STREET SAVINGS AND AID ASSOCIATION											
Park Avenue Loan Association											
People's Permanent Savings and Loan Association											
Phoenix Savings and Loan Association											
Pinnacle Avenue Savings and Loan Association											
| Plymouth Avenue Savings and Loan Association											
Polonia Savings and Loan Association											
Popular Banking, Savings and Loan Association											
Profit Loan Association											
REPUBLIC AID AND LOAN ASSOCIATION											
| Rochester and Kenmore Land Company											
ROCHESTER CENTRAL AID AND LOAN ASSOCIATION											
| Rochester Dime Savings and Loan Association											
Rochester Equity Deposit and Loan Association											
ROCHESTER FLOOR CITY SAVINGS AND AID ASSOCIATION											
ROCHESTER GERMAN SHARP-SHOOTERS' CO-OPERATIVE BUILDING LOT ASS'N											
ROCHESTER GERMAN SHOOTING PARK CO-OPERATIVE BUILDING LOT ASS'N											
ROCHESTER SHOOTERS' CO-OPERATIVE BUILDING LOT ASSOCIATION											
ROCHESTER SHOOTING PARK CO-OPERATIVE LOT ASSOCIATION											
ROCHESTER SHOOTING PARK SOCIETY											
| Rochester Permanent Savings Association											
ROCHESTER SAVINGS, AID AND LOAN ASSOCIATION											
ROCHESTER SAVINGS AND LOAN ASSOCIATION											
| | | | Rochester Savings and Loan Association											

<i>Saint Joseph Street Lot Association.</i>	Rochester	1890	1893
<i>Saint Joseph Street Permanent Savings and Loan Association.</i>	Rochester	1890	†1895
— | Security Loan Association.	Rochester	1892	.....
— | Sehun Tract Building Lot Association.	Rochester	1893	.....
<i>Sixth Ward Permanent Savings and Loan Association.</i>	Rochester	1890	1894
South End Savings and Loan Association.	Rochester	1890	.....
South Park Homestead Tract Association.	Rochester	1890	.....
<i>Standard Loan Association.</i>	Rochester	1890	.....
— | States Building and Loan Association	Rochester	1890	1892
STRASBOURG BUILDING ASSOCIATION	Rochester	1891	1894
STRASBURGER SAVINGS AND AID ASSOCIATION	Rochester	1875	*1875
— | Strcb Lot Association	Rochester	1875	*1876
Tenth Ward Dime Permanent Savings and Loan Association	Rochester	1891	1894
<i>Teutonia Permanent Savings and Loan Association</i>	Rochester	1890	.....
TEUTONIA SAVINGS, AID AND LOAN ASSOCIATION	Rochester	1875	1893
Third Ward Permanent Savings and Loan Association	Rochester	1875	*1875
<i>Thirteenth Ward Permanent Loan Association</i>	Rochester	1890	.....
TWELFTH WARD SAVINGS AND LOAN ASSOCIATION	Rochester	1890	1891
— | — | — | Twen'th Ward Co-op'tive Sav'gs and Loan Ass'n	Rochester	1875	*1876
Union Dime Permanent Loan Association	Rochester	.....	.....
Union Permanent Savings and Loan Association	Rochester	1890	.....
UNION SAVINGS AND AID ASSOCIATION	Rochester	1890	.....
United Permanent Savings and Loan Association	Rochester	1875	*1878
Wadsworth Dime Banking, Aid and Loan Association	Rochester	1890	.....
Wakelee Farm Dime Banking and Loan Association	Rochester	1890	.....
<i>Warner Street Building Lot Association.</i>	Rochester	1890	.....
WASHINGTON AID AND LOAN ASSOCIATION	Rochester	1890	1893
Washington Permanent Loan and Aid Association.	Rochester	1875	*1875
— | Webster Avenue Homestead Lot Association.	Rochester	1890	.....
WEST AVENUE BUILDING LOT ASSOCIATION.	Rochester	1891	.....
— | West Avenue Loan Association.	Rochester	1875	*1875
Western New York Permanent Savings and Loan Association	Rochester	1892	.....
— | — | Western Savings and Loan Association	Rochester	1890	.....
— | Westphalia Co-operative Savings and Loan Association	Rochester	1894	.....
WESTPHALIA SAVINGS AND AID ASSOCIATION	Rochester	1892	.....
— | West Side Permanent Loan Association	Rochester	1875	*1875
William Otis Building Lot Association	Rochester	1892	.....
— | — | — | Formerly National Savings and Loan Association, q. v.	Rochester	1890	.....

* The last report received was for that year. † Purchased by Rochester Savings and Loan Association.

ASSOCIATIONS REPORTING FIRST FOR					Location.	Organized	First report for year	Closed
1875 to 1890	1891	1892	1893	1894				
MONROE COUNTY — (CONCLUDED).								
Windsor Permanent Savings and Loan Association.....					Rochester.....	May, 1890	1890	.....
Workingmen's Permanent Savings and Loan Association.....					Rochester.....	April 3, 1886	1890	.....
NEW YORK COUNTY.								
American Co-operative Savings and Loan Association.....					New York.....	Mch. 2, 1888	1888	.....
Anglo-American Savings and Loan Association.....					New York.....	Nov. 8, 1890	1890	.....
Assured Building-Loan Association.....					New York.....	Nov. 7, 1889	1890	.....
ASTORIA CO-OPERATIVE BUILDING ASSOCIATION.....					New York.....	May 24, 1870	1875	* 1875
Bank Clerks' Co-operative Building and Loan Association.....					New York.....	Mch. 26, 1890	1890	.....
Bankers' Loan and Investment Company.....					New York.....	May, 1890	1890	.....
Bellport Mutual Loan Association of New York.....					New York.....	July, 1891	1891	1893
Birkbeck Investment Savings and Loan Company of America.....					New York.....	Feb. 18, 1892	1892	.....
Breslau Building and Loan Association.....					New York.....	May 23, 1891	1891	1892
Broadway Dry Goods Co-operative Building and Loan Association.....					New York.....	Sept. 12, 1888	1888	.....
CENTRAL CO-OPERATIVE BUILDING AND LOAN ASSOCIATION.....					New York.....	June 20, 1888	1888	* 1888
Century Savings and Loan Company.....					New York.....	Aug. 13, 1895	1895	.....
Chosen Friends' Home, Loan and Savings League.....					New York.....	Dec. 1891	1891	1892
CITIZENS' MUTUAL LOAN AND ACCUMULATING FUND ASSOCIATION.....					New York.....	Oct. 1, 1890	1890	.....
Citizens' Savings and Loan Association.....					New York.....	.....	1875	* 1875
City Loan and Investment Company.....					New York.....	July 19, 1889	1890	.....
Colonial Co-operative Savings and Loan Association.....					New York.....	Mch. 1892	1892	† 1894
Columbia Mutual Building and Loan Association.....					New York.....	Feb. 8, 1895	1895	.....
Commonwealth Savings and Loan Association.....					New York.....	June 7, 1892	1892	.....
Consolidated Building and Loan Association.....					New York.....	Feb. 10, 1891	1891	1893
Co-operative Building Bank.....					New York.....	.....	1890	1891
Co-operative REAL ESTATE ASSOCIATION.....					New York.....	June 11, 1890	1890	.....
Cosmopolitan Co-operative Building and Loan Association.....					New York.....	Mch. 8, 1882	1882	1884
DAILY NEWS BUILDING AND LOAN ASSOCIATION.....					New York.....	.....	1890	1891
Daily News Building, Savings and Loan Association §.....					New York.....	April 26, 1888	1888	† 1889
					New York.....	April 26, 1888	1889	|| 1894

<i>Eagle Building, Mutual Loan and Accumulating Fund Association</i>	New York	April 26, 1888	1894
<i>East Side Co-operative Building and Loan Association</i>	New York	Feb. 9, 1891	1891
<i>Electric Building, Loan and Savings Association</i>	New York	Feb. 15, 1888	1888
<i>Empire Loan and Investment Company</i>	New York	Mar. 23, 1891	1891
<i>Equitable Building and Loan Association</i>	New York	April 26, 1894	1894
<i>Equitable Permanent Co-operative Building and Loan Association</i>	New York	April 6, 1891	1891
<i>Equitable Savings and Investment Association</i>	New York	Sept. 8, 1888	1890
<i>Equitable Savings Society</i>	New York	May, 1891	1891
<i>Eureka Co-operative Savings and Loan Association</i>	New York	April, 1891	1893
<i>Federal Co-operative Building and Loan Association</i>	New York	June 8, 1888	1888
<i>FIRST CO-OPERATIVE LAND AND BUILDING SOCIETY</i>	New York	July 1, 1888	1889
<i>FIRST NATIONAL BUILDING AND MUTUAL LOAN ASSOCIATION</i>	New York	.....	1879
<i>FIRST UNION CO-OPERATIVE BUILDING ASSOCIATION, SECTION 2</i>	New York	.....	* 1875
<i>FIRST UNION CO-OPERATIVE LAND AND BUILDING SOCIETY</i>	New York	.....	* 1881
<i>Fordham Co-operative Building and Loan Association</i>	New York	1868	1875
<i>Franklin Mutual Building and Loan Association</i>	New York	June 29, 1886	1890
<i>Franklin Society for Savings and Home Bld'g</i>	New York	Jan. 12, 1894	.....
<i>Fraternity Co-operative Building and Loan Association</i>	New York	April 26, 1888	1896
<i>German-American Building and Loan Association</i>	New York	July 5, 1888	1888
<i>Greenwich Building and Loan Association</i>	New York	June 7, 1888	1889
<i>Guardian Savings and Loan Company</i>	New York	Oct. 15, 1889	1890
<i>Hand in Hand Mutual Building and Loan Association</i>	New York	April 21, 1894	1895
<i>Harbor and Suburban Building and Sav'gs Ass'n of N.Y.</i>	New York	Mar. 25, 1892	1892
<i>Harlem Co-operative Building and Loan Association</i>	New York	Nov. 1888	1894
<i>Harlem River Building, Loan and Savings Association</i>	New York	Mar. 21, 1887	1887
<i>Herald Employees' Co-operative Building and Loan Association</i>	New York	April 15, 1891	1891
<i>Holland Building and Loan Association</i>	New York	May 28, 1888	1888
<i>Home Circle Building and Loan Association</i>	New York	1890	* 1891
<i>Home Mutual Building and Loan Association</i>	New York	Jan. 30, 1894	1894
<i>Industrial Co-operative Building and Loan Association</i>	New York	May 10, 1888	1890
<i>International Loan and Savings Society</i>	New York	Sept. 6, 1887	1887
<i>Investors' Savings and Loan Company</i>	New York	1890	1890
<i>Italian Co-operative Building and Loan Association</i>	New York	Feb. 16, 1894	1896
<i>Italian Co-operative Building and Loan Association</i>	New York	July 1, 1890	1891

* The last report received was for that year.
† Formerly Daily News Building and Loan Association, *q. v.*
‡ Formerly Daily News Building, Savings and Loan Association, *q. v.*
§ Formerly United States Bond Company of New York, *q. v.*
|| Formerly Peter Cooper Savings and Loan Association, *q. v.*
¶ Formerly Peter Cooper Savings and Loan Association, but discontinued them.
** Name changed to Daily News Building, Savings and Loan Association.
†† Name changed to Franklin Society for Savings and Home Building.
‡‡ Formerly Daily News Savings and Loan Association, *q. v.*
§§ Formerly Peter Cooper Savings and Loan Association, but discontinued them.

ASSOCIATIONS REPORTING FIRST FOR

1875 to 1890	1891	1892	1893	1894	1895		Location.	Organized	First report for year	Closed
NEW YORK COUNTY — (CONTINUED).										
	Jewelers' Building and Loan Association †.....						New York.....	April, 1890	1890	.....
	Keystone National Savings, Loan and Investment Association.....						New York.....	April 10, 1890	1890	† 1893
	| Keystone Savings and Loan Association §.....						New York.....	April 10, 1890	1893	|| 1894
	| | Lenox Building-Loan Company ¶.....						New York.....	April 10, 1890	1894	.....
	| | | Manhattan and Suburban Savings and Loan Institution.....						New York.....	April 27, 1892	1892	.....
	Manhattan Mutual Co-operative Savings and Loan Association.....						New York.....	Aug. 1887	** 1887	.....
	| Manhattan Real Estate and Loan Company.....						New York.....	Dec. 1, 1893	1893	.....
	| Mercantile Building and Loan Association.....						New York.....	April 3, 1890	1890	†† 1893
	| Mercantile Co-operative Bank.....						New York.....	Oct. 9, 1889	1889	.....
	| Methodist Book Concern Employees' Co-operative Building and Loan Association.....						New York.....	June 1, 1888	1888	.....
	| Metropolitan Co-operative Building and Loan Association.....						New York.....	Feb. 22, 1888	1888	.....
	| Millinery Building and Loan Association.....						New York.....	Dec. 31, 1888	1889	†† 1894
	| Model Building and Loan Association of Mott Haven.....						New York.....	Aug. 13, 1889	1889	.....
	| Mount Morris Co-operative Building and Loan Association.....						New York.....	Mar. 14, 1888	1888	.....
	| Mount Saint Vincent Co-operative Building and Loan Association.....						New York.....	March, 1888	1890	.....
	| Murray Hill Co-operative Building and Loan Association.....						New York.....	Mar. 5, 1888	1888	.....
	| | | Mutual Realty and Loan Corporation ||.....						New York.....	April 3, 1890	1895	.....
	| Mutual Savings and Distribution Fund Association.....						New York.....	Sept. 1, 1889	1890	§§ 1891
	| National Homestead Company.....						New York.....	Sept. 17, 1890	1890	¶¶ 1892
	National Mutual Building and Loan Association.....						New York.....	Sept. 17, 1888	1888	.....
	| | New Century Co-operative Savings and Loan Association.....						New York.....	April 19, 1888	1888	.....
	New York and Suburban Co-operative Building and Loan Association.....						New York.....	Sept. 6, 1894	¶¶¶	.....
	New York and Wakefield Co-operative Building and Loan Association.....						New York.....	Sept. 29, 1888	1889	.....
	New York Building-Loan Banking Company.....						New York.....	June 4, 1888	1888	.....
	New York City Co-operative Savings and Loan Association.....						New York.....	Jan., 1890	1890	.....
	New York Co-operative Building and Loan Association.....						New York.....	.....	1891	.....
	New York Co-operative Building and Loan Association.....						New York.....	Feb. 24, 1888	1888	.....
	New York Co-operative Building and Loan Association.....						New York.....	1868	1875	* 1876
	New York Co-operative BUILDING LOT ASSOCIATION.....						New York.....	.....	1893	.....
	| New York Mortgage Company.....						New York.....	.....	1890	.....
	New York Mutual Savings and Loan Association.....						New York.....	.....	1890	.....
	New York National Building and Loan Association.....						New York.....	Jan. 13, 1890	1890	.....

New York State Mortgage Bank and Savings Association	New York	Sept. 28, 1891	1891
NEW YORK TONTINE SOCIETY	New York	1884	1884
New York World Co-operative Building and Loan Association	New York	Oct. 2, 1886	1890
Nonpareil Savings and Loan Association	New York	April 11, 1891	1891
Northern Building, Savings and Loan Association	New York	Sept. 12, 1889	1890
North New York Co-operative Building and Loan Association	New York	April 19, 1888	1888
Novy Tabor Building and Mutual Loan Corporation	New York	Sept., 1893	1893
Park Building and Loan Association	New York	April 4, 1892	1892
People's Co-operative Building and Loan Association	New York	July 10, 1888	1890
People's Real Estate Tontine	New York	July 2, 1884	1885
Produce Exchange Building and Loan Association	New York	Feb. 16, 1891	1891
Peter Cooper Savings and Loan Society	New York	July 2, 1888	1888
Provident Co-operative Savings and Loan Association	New York	Feb. 20, 1895	1895
Railroad Brotherhoods' Savings and Building Association	New York	July 23, 1891	1892
Railroad Co-operative Building and Loan Association	New York	Mar. 5, 1890	1890
Railway and Steamship Employes' Mutual Building and Loan Association	New York	Feb. 2, 1891	1891
Republic Savings and Loan Association ††	New York	Feb. 20, 1890	1893
Riverside Building and Loan Association	New York	Mar. 19, 1895	1895
Safety Co-operative Building, Loan and Savings Association	New York	Dec. 4, 1893	1894
Scandinavian Building and Mutual Loan Association of New York and Brooklyn	New York	Sept. 18, 1888	1889
SECOND NATIONAL BUILDING AND MUTUAL LOAN ASSOCIATION	New York	Oct. 23, 1887	1875
SECOND UNION CO-OPERATIVE LAND AND BUILDING SOCIETY	New York	1867	1875
Security Building-Loan Mortgage Company †††	New York	April, 1891	1892
SECURITY CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION	New York	1889	1889
Security Investment Company	New York	1892	1892
Security Mutual Bank	New York	1891	1891
Serial Building, Loan and Savings Institution	New York	Jan. 20, 1885	1885
Sherman Park Ban-Verein, No. 1	New York	Dec. 31, 1891	1892
Sherman Park Savings and Building Association	New York	Dec. 1891	1892
Silver Lake Park Building and Loan Association	New York	Aug. 20, 1892	1892
Star Co-operative Building and Loan Association	New York	Feb. 1888	1888
Stuyvesant Co-operative Building and Loan Association	New York	April 10, 1888	1888

* The last report received was for that year. † Merging with the Produce Exchange Building and Loan Association. ‡ Name changed to Keystone Savings and Loan Association. § Formerly Keystone National Savings, Loan and Investment Association. q. v. ¶ Name changed to Lenox Building-Loan Company. ** Re-incorporated May 3, 1895. †† Name changed to Mutual Realty and Loan Corporation. ††† In hands of receiver. ††† Formerly Mercantile Building and Loan Association. q. v. §§ Dissolved by action because of fraudulent and illegal practices. ¶¶ Absorbed by Granite State Provident Association, Manchester, N. H. ¶¶¶ Never completed incorporation. *** Name changed to Investors' Savings and Loan Company. †††† Formerly Teachers' Equitable Building Loan Association, q. v. ††††† Formerly Security Mutual Bank, q. v. §§§ Consolidated with the Bankers' Loan and Investment Company.

ASSOCIATIONS REPORTING FIRST FOR

1875 to 1890	1891	1892	1893	1894	1895		Location.	Organized	First report for year	Closed
NEW YORK COUNTY — (CONCLUDED).										
Sun and Evening Sun Building, Mutual Loan and Accumulating Fund Ass'n.							New York.	June 19, 1888	1890	-----
Teachers' Building and Loan Association.							New York.	Sept., 1888	1890	-----
Teachers' Co-operative Building and Loan Association.							New York.	July 6, 1888	1889	-----
Teachers' Equitable Building-Loan Association.							New York.	Feb. 20, 1890	1890	-----
Teachers' Equitable Building-Loan Association.							New York.	Dec. 6, 1895	1895	+ 1893
Tremont Building and Loan Association.							New York.	May, 1884	1889	-----
Triangle Building, Loan and Tontine Savings Fund Association.							New York.	Dec., 1889	1890	-----
Twenty-third Ward Co-operative Building and Loan Association.							New York.	April 20, 1888	1890	-----
Union Building, Loan and Savings Association.							New York.	Jan. 4, 1889	1889	-----
Union Square Permanent Co-operative Building and Loan Association.							New York.	Sept. 12, 1888	1889	-----
United Building and Loan Bank.							New York.	Jan. 1, 1891	1892	-----
United States Bond Company.							New York.	Jan. 1, 1891	1891	+ 1894
United States Building-Loan League.							New York.	Dec. 15, 1890	1891	|| 1893
United States Savings and Loan Bank **.							New York.	Dec. 15, 1890	1893	¶ May 1, 1893
Universal Trust Company.							New York.	July 22, 1891	1891	-----
Washington Heights Savings and Loan Association.							New York.	Jan. 15, 1894	1894	-----
West End Co-operative Building and Loan Association.							New York.	Nov. 14, 1887	1888	-----
West Side Mutual Building, Loan and Savings Association.							New York.	Aug. 17, 1888	1890	-----
WOODLAWN HEIGHTS MUTUAL BUILDING ASSOCIATION.							New York.	Oct. 4, 1875	1875	* 1875
NIAGARA COUNTY.										
Homestead Loan Association.							N'th Tonaw'da	May 5, 1890	1890	-----
Lockport Savings and Loan Association.							Lockport.	Jan. 1, 1888	1890	-----
Niagara Permanent Savings and Loan Association.							Niagara Falls.	Sept. 5, 1887	1888	-----
Niagara Savings and Loan Association.							Sus. Bridge	May 1, 1887	1890	* 1893
North Tonawanda Aid and Savings Association.							N'th Tonaw'da	May 1, 1887	1889	Sept. 25, 1894
ONEIDA COUNTY.										
Cornhill Building and Loan Association.							Utica.	Feb. 7, 1891	1891	-----
Homestead Aid Association of Utica.							Utica.	Feb., 1884	1884	-----

LIST OF ASSOCIATIONS.

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Homestead Aid Association of Whitestown	Whitestown	April 3, 1892	1893
Mutual Savings, Loan and Building Association	Rome	Aug. 23, 1888	1890
Savings, Building and Loan Association of Utica	Utica	April, 1891	1891
ONONDAGA COUNTY.			
Atlantic Savings and Loan Association	Syracuse	Mar. 21, 1892	1892
Central City Building and Loan Association	Syracuse	Mar. 27, 1891	1891
Central New York Co-operative Savings and Loan Association	Syracuse	1889	1889
Commercial Building and Loan Company	Syracuse	1892	1892
Cosmopolitan Building and Loan Association	Syracuse	1892	1892
Eastern Building and Loan Association	Syracuse	Mar. 30, 1892	1892
Empire Co-operative Savings, Building and Loan Association	Syracuse	Mar. 1, 1890	1890
Empire Savings and Loan Association §6	Syracuse	Feb. 13, 1892	1892
Imperial Savings and Loan Company	Syracuse	Feb. 13, 1892	1894
Interstate Building and Mutual Loan Association	Syracuse	April 19, 1893	1893
Merchants and Mechanics' Savings and Loan Association	Syracuse	Jan. 25, 1893	1893
Merchants' Co-operative Savings and Loan Association	Syracuse	Feb. 28, 1894	1894
New York Savings and Loan Association	Syracuse	Mar., 1890	1890
Onondaga Savings and Loan Association	Syracuse	Dec. 27, 1892	1892
Onondaga Savings and Loan Association ***	Syracuse	June 22, 1893	1893
People's Building, Loan and Savings Association	Syracuse	Dec. 22, 1887	1888
Safety Investment and Loan Company	Syracuse	June 23, 1890	1890
Syracuse Co-operative Savings and Loan Association	Syracuse	Feb. 4, 1888	1888
United Savings, Building and Loan Association	Syracuse	July 14, 1893	1893
ONTARIO COUNTY.			
Geneva Permanent Loan and Savings Association	Geneva	April 19, 1886	1890
People's Building, Loan and Savings Association	Geneva	Dec. 22, 1887	1888
Universal Savings and Loan Company	Geneva	March, 1891	1891
ORANGE COUNTY.			
Building and Loan Association of Newburgh	Newburgh	May, 1886	1886
Co-operative Loan and Savings Society	Port Jervis	Aug. 13, 1891	1892
DEER PARK AND WESTFALL BUILDING AND LOAN ASSOCIATION	Port Jervis	1876	1876
DELAWARE BUILDING AND LOAN ASSOCIATION	Port Jervis	1875	1875
Homestead Building and Loan Association	Middletown	Dec., 1888	1889
* The last report received was for that year.			
Co-operative Building and Loan Association	† Name changed to Republic Savings and Loan Association.		
Loan Bank.	‡ Succeeded by the Equitable Building and Loan Association.		
not do any business.	§ Formerly United States Building-Loan League, q. v.		
association, q. v.	¶ Name changed to Empire Savings and Loan Association.		
	‡‡ Formerly Empire Co-operative Savings, Building and Loan Association, q. v.		
	‡‡‡ Removed from Geneva to Syracuse in 1895.		

ASSOCIATIONS REPORTING FIRST FOR					Location	Organized	First report for year	Closed
1875 to 1890	1891	1892	1893	1894 1895				
ORANGE COUNTY — (CONCLUDED).								
				MIDDLETOWN BUILDING AND LOAN ASSOCIATION.....	Middletown...	Sep. 23, 1873	1875	*1876
				MUTUAL BUILDING AND LOAN ASSOCIATION.....	Port Jervis...	July 1, 1874	1875	*1879
				NEVERINK BUILDING AND LOAN ASSOCIATION.....	Port Jervis...	.....	1875	*1879
				ORANGE COUNTY BUILDING AND LOAN ASSOCIATION.....	Port Jervis...	Aug. 2, 1875	1875	*1882
				Orange County Building and Loan Association, No. 2.....	Port Jervis...	Aug. 13, 1886	1890	.....
				Port Jervis Building and Loan Association, No. 1, of the village of Port Jervis..	Port Jervis...	May 30, 1868	1875	.....
				Port Jervis Building and Loan Association.....	Port Jervis...	Aug., 1891	1892	.....
				Union Building and Loan Association.....	Central Valley.	April, 1890	1890	.....
				WALLKILL BUILDING AND LOAN ASSOCIATION.....	Middletown...	Oct. 12, 1873	1875	*1876
				Woodbury, Monroe and Chester Building and Loan Association.....	Central Valley.	Feb., 1889	1890	.....
ORLEANS COUNTY.								
				Medina Savings and Loan Association.....	Medina.....	Mch. 20, 1888	1888	.....
				Orleans County Co-operative Savings and Loan Association.....	Albion.....	July 16, 1889	1889	.....
OSWEGO COUNTY.								
				Dime Building and Loan Association.....	Oswego.....	Mch. 5, 1890	1890	.....
				EMPIRE SAVINGS AND AID ASSOCIATION.....	Oswego.....	1884	1884	*1888
				Frontier Permanent Building and Loan Association.....	Oswego.....	Oct. 1, 1888	1888	.....
				GERMAN DEPOSIT AND AID ASSOCIATION.....	Oswego.....	Aug. 4, 1874	1875	*1879
				<i>Home Savings and Aid Association</i>	Oswego.....	Feb. 1, 1888	1888	1893
				Lake City Building and Loan Association.....	Oswego.....	Aug. 14, 1890	1890	.....
				MUTUAL DEPOSIT AND AID ASSOCIATION.....	Oswego.....	July 22, 1879	1879	*1883
				ONTARIO SAVINGS AND AID ASSOCIATION.....	Oswego.....	July 8, 1873	1875	April, 1878
				OSWEGO MUTUAL SAVINGS AND AID ASSOCIATION.....	Oswego.....	Feb. 20, 1884	1884	*1888
				<i>Oswego Savings and Loan Association</i>	Oswego.....	April 16, 1888	1888	April, 1892
				Security Building and Loan Association.....	Oswego.....	Oct. 16, 1890	1893	.....
					Oswego.....	Aug. 1, 1890	1890	.....

OTSEGO COUNTY.		Oneonta Building and Loan Association.....	Oneonta	April 27, 1888	1888	.....
QUEENS COUNTY.		Astoria Real Estate Association.....	L. I. City	Mar. 4, 1889	1890	.....
		Central Permanent Building and Loan Association.....	L. I. City	Dec. 4, 1888	1889	.....
		Flushing Co-operative Savings and Loan Association.....	Flushing	March, 1888	1890	.....
		Hempstead Co-operative Building and Loan Association.....	Hempstead.....	Mar. 19, 1889	1890	.....
		Long Island City Building and Loan Association.....	L. I. City	June, 1887	1887	.....
		Long Island Savings and Investment Association.....	Flushing	April 14, 1892	1893	.....
		Port Washington Building and Loan Association.....	Port Wash'ton.	Oct. 28, 1891	1891	.....
		Queens County Co-operative Savings and Loan Association	Jamaica.....	May 22, 1888	1888	.....
		Rockville Centre Savings and Loan Association.....	Rockville C'tre.	Nov. 23, 1889	1889	.....
		Whitestone Co-operative Savings and Loan Association †	Whitestone.....	Aug. 31, 1891	1891	.....
RENSELAEER COUNTY.		Castleton Savings and Loan Association	Castleton.....	.....	1890	1891
		HOOSICK BUILDING AND LOAN ASSOCIATION.....	Hoosick Falls.....	.....	1885	* 1889
		Industrial Building, Loan and Savings Association.....	Troy	May 1, 1889	1889	.....
		Permanent Savings and Loan Association	Hoosick Falls.....	June, 1889	1889	.....
		Pioneer Building, Loan and Savings Association	Troy	Feb. 25, 1889	1889	.....
		TROY SAVINGS COMPANY.....	Troy .....	.....	1875	* 1881
RICHMOND COUNTY.		Edgewater Co-operative Savings and Building-Loan Association.....	Edgewater	May, 1887	1887	.....
		Northfield Building, Loan and Savings Association.....	Northfield.....	Feb. 187	1887	.....
		North Shore Building, Loan and Savings Association	Port Richmond	April 18, 1888	1888	.....
		Prohibition Park Building, Loan and Savings Association.....	W. New Brit'on	Dec. 9, 1892	1893	.....
		Richmond County Building and Mutual Loan Association.....	Tottenville.....	Dec. 13, 1881	1881	.....
		Staten Island Building, Loan and Savings Association.....	W. New Brit'on	Feb. 8, 1876	1876	.....
ROCKLAND COUNTY.		Co-operative Savings and Loan Association of Spring Valley.....	Spring Valley.....	Sept. 1, 1889	1889	.....
		Helping Hand Building and Loan Association.....	Spring Valley.....	May, 1891	1892	1893
		Home Building and Loan Association of Spring Valley.....	Spring Valley.....	Mar. 1, 1891	1892	.....
		Nyack Building, Co-operative Savings and Loan Association	Nyack	June 13, 1888	1890	.....
		Provident Building and Loan Association of Spring Valley	Haverstraw	June 1, 1888	1890	.....
		Town of Ramapo Building and Loan Association, No. 1, of the Village of Suffern	Suffern.....	Feb. 1, 1887	1887	.....

* The last report received was for that year. † Re-incorporated February 7, 1896. ‡ Re-incorporated October 12, 1895.

ASSOCIATIONS REPORTING FIRST FOR					Location	Organized	First report for year	Closed
1875 to 1890	1891	1892	1893	1894				
ST. LAWRENCE COUNTY.					Canton.....	Feb. 27, 1889	1890	.....
| Canton Savings and Loan Association.....					Gouverneur ...	Jan. 14, 1892	1892	.....
| | Gouverneur Savings and Loan Association.....					Norwood.....	May 1, 1890	1890	.....
Norwood Savings, Loan and Building Association.....					Ogdensburg.....	April 21, 1888	1888	.....
Ogdensburg Savings and Loan Association.....					Potsdam.....	May 16, 1890	1890	.....
Potsdam Savings, Loan and Building Association.....								
SCHENECTADY COUNTY.					Schenectady.....	April, 1889	1889	.....
| Schenectady Building, Loan and Savings Association.....					Schenectady...	April 17, 1895	....	1895
| | Standard Co-operative Savings and Loan Association.....								
SENECA COUNTY.					Seneca Falls...	April 1, 1893	1893	.....
| Seneca Building and Loan Association.....								
STEUBEN COUNTY.					Avoca.....	Nov. 14, 1889	1890	.....
| Avoca Co-operative Savings and Loan Association.....					Bath.....	Feb. 4, 1890	1890	.....
| Bath Savings and Loan Association.....					Cohocton.....	Feb. 6, 1890	1890	.....
| Cohocton Dime Savings and Loan Association.....					Corning.....	May 14, 1889	1889	.....
| Corning Co-operative Savings and Loan Association.....					Hornellsville ..	Feb. 27, 1888	1888	.....
| Hornellsville Co-operative Savings and Loan Association.....					N'th Cohocton..	April 1, 1891	1891	.....
| Union Dime Savings and Loan Association.....					Wayland.....	Jan. 20, 1888	1888	.....
Wayland Dime Savings and Loan Association.....								
SUFFOLK COUNTY.					Amityville.....	Nov. 20, 1893	1893	.....
| Amityville Co-operative Building, Loan and Savings Ass'n.....					Babylon.....	May 31, 1895	1895	.....
| | Babylon and Oak Beach Co-operative Sav'gs and Loan Ass'n					Sayville.....	July 2, 1894	1894	.....
| | Co-operative Savings and Loan Association of Sayville.....								
TIOGA COUNTY.					Waverly.....	April, 1876	1876	* 1885
| Waverly Mutual Loan Association.....								

ULSTER COUNTY.			
Home Co-operative Savings and Loan Association.....			
Home-seekers' Co-operative Savings and Loan Association †.....			
Kingston Co-operative Savings and Loan Association.....	Rondout.....	July 9, 1889	1889
	Rondout.....	July 9, 1889	1891
	Kingston.....	Jan. 11, 1892	1892
WARREN COUNTY.			
Glens Falls Savings and Loan Association.....	Glens Falls.....	Dec. 2, 1889	1890
WAYNE COUNTY.			
Wayne Building, Loan and Accumulating Fund Association.....	Palmyra.....	Mar. 8, 1888	1888
WESTCHESTER COUNTY.			
Harrison Building and Loan Association.....	White Plains..	Mar. 17, 1893	1893
Home Building and Loan Association.....	Mt. Vernon.....	June 17, 1887	1887
Mamaroneck Co-operative Savings and Loan Association.....	Mamaroneck..	Dec. 24, 1890	1890
New Rochelle Co-operative Building and Loan Association.....	New Rochelle..	Sept. 15, 1888	1890
Peekskill Co-operative Building, Savings and Loan Association.....	Peekskill.....	July 1, 1890	1890
Tarrytown and N'th Tarrytown Bld'g and Loan Ass'n	Tarrytown.....	1891	1895
Tuckahoe Home Building and Loan Association.....	Tuckahoe.....	April 9, 18 0	1890
White Plains Building and Loan Association.....	White Plains..	May 1, 1889	1889
Williamsbridge Building and Loan Association.....	Williamsbridge	Feb. 23, 1890	1893
Yonkers Building and Loan Association.....	Yonkers.....	Jan. 18, 1888	1888
YATES COUNTY.			
Home Savings and Loan Association.....	Penn Yan.....	Jan. 27, 1890	1890

* The last report received was for that year.
Co-operative Savings and Loan Association, q. v.

† Name changed to Home-seekers' Co-operative Savings and Loan Association.
‡ Never completed incorporation.

‡ Formerly Home

DETAILED STATEMENT
OF THE CONDITION OF THE
CO - O P E R A T I V E
SAVINGS AND LOAN ASSOCIATIONS

OF THE
STATE OF NEW YORK,

JANUARY 1, 1896,

AS COMPILED FROM REPORTS TO THE BANKING DEPARTMENT.

THESE ASSOCIATIONS ARE ARRANGED ALPHABETICALLY BY COUNTIES.

ALBANY COUNTY.

ALBANY COUNTY SAVINGS AND LOAN ASSOCIATION.

No. 359 South Pearl Street. Albany, N. Y.

[Organized under Laws of 1892. Commenced business October 1, 1892.]

ASSETS.

Loans on bond and mortgage (face value).....	\$16,300 00
Cash on hand and in bank.....	255 83
Furniture and fixtures.....	64 00
Books and stationery.....	57 21
	<hr/>
	\$16,677 04
	<hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$13,409 60
Due shareholders, installments paid in advance....	1,727 50
Due shareholders, earnings credited.....	1,238 95
Undivided earnings.....	300 99
	<hr/>
	\$16,677 04
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$248 46
Subscriptions on shares (installment).....	7,731 40
Mortgages redeemed.....	2,465 65
Premiums received.....	561 80
Interest received.....	670 10
Fines received.....	65 15
	<hr/>
	\$11,742 56
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DISBURSEMENTS.

Loaned on mortgage.....	\$7,800 00
Paid on withdrawals, dues.....	3,368 85

Paid on withdrawals, dividends.....	\$14 15
Salaries.....	193 75
Advertising and printing.....	29 05
Rent.	62 50
Office sundries.....	2 00
Banking department.....	16 43
Cash on hand.....	255 83
	<hr/>
	\$11,742 56
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EARNINGS ACCOUNT.

Dr.

Interest.....	\$670 10
Premium.....	561 80
Fines.....	52 83
Pass-books.	12 32
Dividends forfeited.....	14 55
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	\$1,311 60
	<hr/>

Cr.

Dividends on stock.....	\$770 25
Expenses.	269 98
Gain for year ending December 31, 1895.....	271 37
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	\$1,311 60
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Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$100.

Are your installment payments weekly or monthly; what amount per share? Weekly; 25 cents.

How many shares were issued during the year 1895? 393.

How many shares were withdrawn during the year? 237.

How many borrowing members have you? 26. Give total number of shares now held by them: 164.

How many non-borrowing members have you? 112. Give total number of shares now held by them: 553.

How many female shareholders? 40. How many shares now held by them? 127.

What rate of interest is paid by borrowing member? 10 cents per share per week.

Is your admission or membership fee per share or per member? None.

What premium plan do you follow: installment or gross or premium interest? Weekly installment.

Have you an expense fund? No.

State total operating expenses for the year: \$269.98.

How many foreclosures did you have in 1895? Not any.

Officers.	Names.	Post-office address.
<i>President</i>	JOHN A. HOWE.....	19 Myrtle avenue..
<i>Secretary</i>	JAMES H. BABCOCK.....	338 South Pearl street.
<i>Treasurer</i>	JAMES H. BABCOCK.....	338 South Pearl street.
<i>Attorney</i>	LOUIS SILBERMAN.....	363 South Pearl street.

COMMERCIAL UNION CO-OPERATIVE BANK.

No. 85 State Street, Albany, N. Y.

[Organized under Laws of 1851. Commenced business 1891.]

ASSETS.

Loans on bond and mortgage (face value).....	\$203,810 00
Loans on other securities.....	11,877 25
Real estate (foreclosure).....	40,417 20
Cash on hand and in bank.....	17,636 68
Furniture and fixtures.....	400 00
Interest and premium accrued.....	2,821 96
Taxes and fire insurance paid for members.....	1,222 23
	<hr/>
	\$278,185 32
	<hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$225,698 33
Due shareholders, earnings credited.....	40,400 77
Balance to be paid out on loans made.....	914 50
Undivided earnings.....	9,393 54
Interest and premiums in advance.....	164 64
Due expense fund.....	1,613 54
	<hr/>
	\$278,185 32
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$18,692 94
Subscriptions on shares (installment).....	83,321 55
Subscriptions on shares (single-payment).....	1,418 20
Mortgages redeemed.....	43,995 00
Other loans redeemed.....	12,396 67
Premiums received.....	9,859 45
Interest received.....	9,859 45
Fines received.....	726 83
Initiation, entrance or membership fees.....	85 00
Expense fund dues.....	8,356 73
Membership fees paid agents.....	458 50
Interest, special deposit.....	66 20
Real estate.....	1,990 79
Taxes and fire insurance repaid.....	195 24
Reserve fund.....	208 00
	<hr/>
	\$191,630 55
	<hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$75,340 00
Loaned on other securities.....	14,793 50
Paid on withdrawals, dues.....	34,413 99
Paid on withdrawals, dividends.....	2,118 46
Salaries.....	2,077 33
Advertising and printing.....	159 20
Rent.....	1,059 34
Withdrawals, prepaid stock.....	2,880 00
Matured shares.....	21,200 00
Cash dividends.....	670 23
Real estate.....	12,518 54
Fire insurance and taxes.....	806 27
Fire insurance loss repaid.....	1,019 06
Interest on same.....	22 76
Temporary loan, expense fund.....	700 00
Interest on temporary loans.....	217 70
Agents' commissions and expenses.....	2,871 47
Membership fees paid agents.....	458 50

Postage and contingent expenses.....	\$667 52
Cash on hand.....	17,636 68
	<hr/>
	\$191,630 55
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EARNINGS ACCOUNT.

Dr.

Interest.....	\$9,859 45
Premium.....	9,859 45
Fines.....	726 83
Accrued interest and premium.....	2,821 96
Interest, special deposit.....	66 20
Advance interest and premiums, 1894.....	75 40
Reserve fund.....	208 00
	<hr/>
	\$23,617 29
	<hr/> <hr/>

Cr.

Dividends on stock.....	\$11,517 29
Cash dividends.....	670 23
Dividends, matured stock.....	4,561 14
Dividends, stock redeemed.....	2,118 46
Interest on fire insurance loss repaid.....	22 76
Accrued interest and premium, 1894.....	1,319 21
Interest and premium advanced.....	164 64
	<hr/>
	\$20,373 73
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Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$100.

Are your installment payments weekly or monthly; what amount per share? Weekly; 15 cents.

How many shares were issued during the year 1895? 3,090.

How many shares were withdrawn during the year? 3,231.

How many borrowing members have you? 302. Give total number of shares now held by them: 3,051.

How many non-borrowing members have you? 1,070. Give total number of shares now held by them: 8,839.

78 REPORT ON CO-OPERATIVE SAVINGS AND LOAN ASSOCIATIONS.

How many female shareholders? 291. How many shares now held by them? 2,184.

What rate of interest is paid by borrowing member? 5 1-5 per cent.

Is your admission or membership fee per share or per member? Per share. How much? 50 cents.

Total amount of admission fees paid by new members during year: \$543.50.

What premium plan do you follow: installment or gross or premium interest? Premium interest.

Have you an expense fund? Yes. Of what does it consist? Expense dues and membership and transfer fees. Give total amount of expense fund received during year: \$8,441.73. Give balance on hand of expense fund December 31, 1895: \$1,613.54.

State total operating expenses for the year: \$7,052.56.

How many foreclosures did you have in 1895? Two.

Officers.	Names.	Post-office address.
<i>President</i>	JOHN WAGNER.....	Albany, N. Y.
<i>Secretary</i>	AMMI R. SEWALL.....	Albany, N. Y.
<i>Treasurer</i>	JOHN D. SILL.....	Albany, N. Y.
<i>Attorney</i>	HOWARD HENDRICKSON.....	Albany, N. Y.

HOMESTEAD SAVINGS AND LOAN ASSOCIATION.

No. 12 DeGraaf Building, Albany, N. Y.

[Organized under Laws of 1851. Commenced business 1888.]

ASSETS.

Loans on bond and mortgage (face value).....	\$174,290 00
Real estate (foreclosure).....	9,274 60
Cash on hand and in bank.....	63 55
Furniture and fixtures.....	405 80
Insurance paid for members.....	4 67
Tax paid for members.....	320 76

\$184,359 38

LIABILITIES.

Due shareholders, due installments paid.....	\$127,983 20
Due shareholders, earnings credited.....	19,428 75
Borrowed money.....	16,750 00
Undivided earnings.....	2,767 43
Paid-up stock.....	17,430 00
Unpaid withdrawals filed.....	\$40,181 40

\$184,359 38

RECEIPTS.

Cash on hand January 1, 1895.....	\$5,128 33
Subscriptions on shares (installment).....	27,561. 17
Money borrowed.....	52,700 00
Mortgages redeemed.....	28,458 13
Premiums received.....	582 00
Interest received.....	10,154 25
Fines received.....	693 09
Initiation, entrance or membership fees.....	2 00
Interest and taxes refunded.....	326 98
Real estate sold.....	1,400 00
Rent received.....	243 15

\$127,249 10

DISBURSEMENTS.

Loaned on mortgage.....	\$1,155 00
Paid on withdrawals, dues.....	49,359 70
Paid on withdrawals, dividends.....	9,571 39
Salaries.....	1,142 00
Advertising and printing.....	55 49
Rent.....	262 50
Foreclosure.....	142 70
Borrowed money.....	56,950 00
Stock withdrawn.....	5,775 00
Interest.....	474 95
Bank interest.....	1,523 66
Repairs on real estate.....	126 04
Taxes for members.....	443 06

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Banking department.	\$69 41
Sundries.	134 65
Cash on hand.	63 55
	<hr/>
	\$127,249 10
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EARNINGS ACCOUNT.

Dr.

Interest.	\$10,154 25
Premium.	582 00
Fines.	693 09
Fees.	2 00
Rents.	117 11
	<hr/>
	\$11,548 45
	<hr/>

Cr.

Dividends on stock.	\$7,989 49
Interest on borrowed money.	1,523 66
Expenses.	1,664 05
Balance.	371 25
	<hr/>
	\$11,548 45
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Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$105.

Are your installment payments weekly or monthly; what amounts per share? Weekly; 25 cents.

How many shares were issued during the year 1895? 66. How many shares were withdrawn during the year? 1,698.

How many borrowing members have you? 102. Give total number of shares now held by them: 1,658.

How many non-borrowing members have you? 120. Give total number of shares now held by them: 1,347.

How many female shareholders? 65. How many shares now held by them? 745.

What rate of interest is paid by borrowing member? 10 cents per share per week.

Is your admission or membership fee per share or per member?
Per member? How much? 50 cents.

Total amount of admission fees paid by new members during
year: \$2, to association.

What premium plan do you follow: installment or gross or
premium interest? Installment.

Have you an expense fund? No.

State operating expenses for the year: \$1,664.05.

How many foreclosures did you have in 1895? One.

Officers.	Names.	Post-office address.
<i>President</i>	ROBERT GEER.....	108 Pier street.
<i>Secretary</i>	RICHARD P. DODGE....	12 DeGraaf Building.
<i>Treasurer</i>	GEO. H. RUSSELL.....	38 State street.
<i>Attorney</i>	MEAD, HATT & PALMER.	86 State street.

PERMANENT SAVINGS AND LOAN ASSOCIATION.

No. 44 State Street, Albany, N. Y.

[Organized under Laws of 1851. Commenced business 1889.]

ASSETS.

Loans on bond and mortgage (face value).....	\$119,910 00
Loans on other securities.....	500 00
Real estate.....	4,000 00
Cash on hand and in bank.....	1,184 23
Furniture and fixtures.....	225 00
City certificate (assessment sale).....	50 02
Balance on mortgage in proceedings for foreclosure.	5,135 45
	<hr/>
	\$131,004 70
	<hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$93,537 42
Due shareholders, earnings credited.....	13,967 80
Borrowed money.....	17,000 00
Undivided earnings.....	6,269 88
Five-cent saving stamps.....	229 60
	<hr/>
	\$131,004 70
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$15,226 57
Subscriptions on shares (installment).....	41,318 45
Money borrowed.....	17,000 00
Mortgages redeemed.....	17,544 55
Other loans redeemed.....	2,850 00
Premiums received.....	1,419 16
Interest received.....	6,688 80
Fines received.....	370 05
Tax certificate repaid.....	39 10
Returned dividends.....	188 06
Expense dues.....	791 50
Rents.....	429 67
Insurance account (advances repaid).....	1,022 55
	<hr/>
	\$104,888 46

DISBURSEMENTS.

Loaned on mortgage.....	\$15,645 00
Loaned on other securities.....	3,350 00
Paid on withdrawals, dues.....	67,147 65
Paid on withdrawals, dividends.....	13,371 50
Salaries.....	998 00
Advertising and printing.....	72 00
Rent.....	275 00
Five-cent saving stamp account.....	71 40
Insurance account (advances).....	1,022 55
City certificate (assessment sale).....	50 02
Auditing committee.....	30 00
Agents, \$51.42; officers' bonds, \$60; sundries, \$26.95,	138 37
Real estate expenses, \$1,279.41; interest, \$130.33....	1,409 74
Bank department, \$62.15; postage, \$19.60.....	81 75
Gas, \$11.22; cleaning, \$30.03.....	41 25
Cash on hand.....	1,184 23
	<hr/>
	\$104,888 46

EARNINGS ACCOUNT.

Dr.

Interest.....	\$6,688 80
Premium.....	1,419 16
Fines.....	370 05

Returned dividends.	\$188 06
Expense dues.	791 50
Rents.	429 67
	<hr/>
	\$9,887 24
	<hr/>

Cr.

Dividends on stock.	\$6,575 58
Interest on borrowed money.	130 33
Advertising, \$72; salaries, \$998; auditing committee, \$30.	1,100 00
Agents, \$51.42; sundries, \$26.95; bonds of officers, \$60.	138 37
Rent, \$275; bank department, \$62.15; postage, \$19.60,	356 75
Gas, \$11.22; cleaning, \$30.03.	41 25
Real estate expense.	1,279 41
	<hr/>
	\$9,621 69
	<hr/>

Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$105.

Are your installment payments weekly or monthly; what amount per share? Weekly; 10, 15, 20 or 25 cents.

How many shares were issued during the year 1895? 586.
How many shares were withdrawn during the year? 887.

How many borrowing members have you? 66. Give total number of shares now held by them: 1,185.

How many non-borrowing members have you? 193. Give total number of shares now held by them: 1,199.

How many female shareholders? 91. How many shares now held by them? 829.

What rate of interest is paid by borrowing member? 10 cents per share per week.

Is your admission or membership fee per share or per member? None.

What premium plan do you follow: installment or gross or premium interest? Installment and gross.

Have you an expense fund? No.

State total operating expenses for the year: \$1,746.70.

How many foreclosures did you have in 1895? One commenced but not completed.

Officers.	Names.	Post-office address.
<i>President</i>	WILLIAM H. HASKELL.....	Albany, N. Y.
<i>Secretary</i>	JAMES E. ALLANSON.....	Albany, N. Y.
<i>Treasurer</i>	IRA PORTER, Jr.....	Albany, N. Y.
<i>Attorney</i>	HIRAM L. WASHBURN.....	Albany, N. Y.

SAFETY BUILDING-LOAN AND SAVINGS ASSOCIATION.

No. 31 North Pearl Street, Albany, N. Y.

[Organized under Laws of 1851. Commenced business 1889.]

ASSETS.

Loans on bond and mortgage (face value).....	\$70,250 00
Loans on other securities.....	6,611 00
Cash on hand and in bank.....	886 42
Installment due and unpaid, of dues.....	387 25
Arrears: Interest, \$176.81; premium, \$56.59; fines, \$101.65.	335 05
Earned, not due: Interest, \$161.85; premium, \$43.48; fines, \$25.06.....	230 39
Deposits in savings banks.....	4,040 00
Sundry personal accounts.....	63 58
	<hr/>
	\$82,803 69
	<hr/> <hr/>

LIABILITIES.

Due shareholders, due installments.....	\$68,475 00
Due shareholders, installments paid in advance....	105 00
Sundry personal accounts.....	86 25
Advances: Interest, \$1.25; premium, 30 cents.....	1 55
Apportioned profits, withdrawable.....	9,932 99
Apportioned profits, reserved.....	2,644 55
Surplus.	1,558 35
	<hr/>
	\$82,803 69
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$346 08
Subscriptions on shares (installment).....	16,661 25
Money borrowed.....	1,000 00
Mortgages redeemed.....	8,400 00
Other loans redeemed.....	2,909 00
Premiums received.....	970 26
Interest received.....	3,705 53
Fines received	296 54
Initiation, entrance or membership fees.....	19 00
Insurance.....	46 80
Sundry personal accounts.....	2,478 97
Registration fees.....	12 05
Appraisal fees.....	11 00
Pass-books, \$9.50; transfer fees, \$6.....	15 50
Cash difference.....	4 97
	<hr/>
	\$36,876 95
	<hr/> <hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$12,000 00
Loaned on other securities.....	4,842 00
Paid on withdrawals, dues.....	10,962 50
Paid on withdrawals, earnings.....	1,355 65
Salaries.	350 00
Advertising.	8 50
Rent.	75 00
Insurance.	48 40
Deposits in savings banks.....	4,000 00
Borrowed money repaid.....	1,400 00
Sundry personal accounts.....	793 71
Banking department, examination.	30 00
Books and stationery.....	64 36
Cash differences.....	3 96
Banking department, assessment.	9 62
Sundries.	46 83
Cash on hand.....	886 42
	<hr/>
	\$36,876 95
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest.	\$3,813 73
Premium.	1,005 35
Fines.	394 35
Transfer fees.	6 00
Pass-books and initiation, membership or share fee. .	40 55
Cash differences (over).	5 89
	<hr/>
	\$5,265 87
	<hr/> <hr/>

Cr.

Interest on borrowed money.	\$5 73
Expenses.	603 73
	<hr/>
	\$609 46
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating?
Serial.

What is the par value of stock per share (matured)? \$200.

Are your installment payments weekly or monthly; what amount per share? Semi-monthly; 50 cents.

How many shares were issued during the year 1895? 241. How many shares were withdrawn during the year? 242.

How many borrowing members have you? 111. Give total number of shares now held by them: 616.

How many non-borrowing members have you? 142. Give total number of shares now held by them: 728.

How many female shareholders? 96. How many shares now held by them? 416½.

What rate of interest is paid by borrowing member? Five per cent.

Is your admission or membership fee per share or per member? Per member. How much? 50 cents.

Total amount of admission fees paid by new members during year: \$19.

What premium plan do you follow: installment or gross or premium interest? Installment.

Have you an expense fund? No.

State total operating expenses for the year: \$603.73.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>Pres. (acting)</i> .	JOHN H. LYNCH.....	55-57 Rensselaer street.
<i>Secretary</i>	JOHN HOURIGAN.....	31 North Pearl street.
<i>Treasurer</i>	JOHN J. GALLOGLY.....	Nat'l Exchange Bank.
<i>Attorney</i>	THOMAS F. WILKINSON..	Douw's Building.

UNITED STATES BUILDING, MUTUAL LOAN AND ACCUMULATING FUND ASSOCIATION.

No. 444 Broadway, Albany, N. Y.

[Organized under Laws of 1851. Commenced business 1891.]

ASSETS.

Loans on bond and mortgage (face value).....	\$25,400 00
Loans on other securities.....	4,041 50
Cash on hand and in bank.....	4,796 45
Furniture and fixtures.....	500 00
Advance to be repaid.....	47 00
	<hr/>
	\$34,784 95
	<hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$29,135 83
Due shareholders, earnings credited.....	4,611 75
Undivided earnings.....	676 12
Surplus.	361 25
	<hr/>
	\$34,784 95
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$3,580 33
Subscriptions on shares (installment).....	15,229 70
Subscriptions on shares (single-payment).....	300 00
Mortgages redeemed.....	9,700 00
Other loans redeemed.....	3,965 95

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Premiums received.	\$1,412 20
Interest received.	1,427 06
Fines.	62 15
	<hr/>
	\$35,677 39
	<hr/>

DISBURSEMENTS.

Loaned on mortgage.	\$15,100 00
Loaned on other securities.	4,071 00
Paid on withdrawals, dues.	8,891 95
Paid on withdrawals, dividends.	640 28
Salaries.	357 00
Advertising and printing.	160 63
Rent.	800 00
Commissions.	518 43
Miscellaneous.	341 65
Cash on hand.	4,796 45
	<hr/>
	\$35,677 39
	<hr/>

EARNINGS ACCOUNT.

Dr.

Interest.	\$1,427 06
Premium.	1,412 20
Fines.	148 65
Transfer fees.	2 50
Dividends forfeited.	1,013 90
Stock canceled.	137 60
Balance, January 1, 1895.	858 24
	<hr/>
	\$5,000 15
	<hr/>

Cr

Dividends on stock.	\$3,683 75
Interest on withdrawals.	640 28
Balance.	676 12
	<hr/>
	\$5,000 15
	<hr/>

Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share? \$100.

Are your installment payments weekly or monthly; what amount per share? Weekly, 15 cents; monthly, 50 cents.

How many shares were issued during the year 1895? 1,392.
How many shares were withdrawn during the year? 1,618.

How many borrowing members have you? 84. Give total number of shares now held by them: 628.

How many non-borrowing members have you? 230. Give total number of shares now held by them: 1,453.

How many female shareholders? 35. How many shares now held by them? 219.

What rate of interest is paid by borrowing member? 5 1-5 per cent.

Is your admission or membership fee per share or per member? Per share. How much? 50 cents.

Total amount of admission fees paid by new members during year: \$253.50.

What premium plan do you follow: installment or gross or premium interest? Installment.

Have you an expense fund? Yes. Of what does it consist? Class A, \$1 per year; B and C, 20 cents per share per quarter. Give total amount of expense fund received during year: \$2,389.32.

State total operating expense for the year: \$2,177.71.

How many foreclosures did you have in 1895? One.

Officers.	Names.	Post-office address.
<i>President</i>	T. W. CANTWELL.....	444 Broadway.
<i>Secretary</i>	F. D. CUNNINGHAM.....	444 Broadway.
<i>Treasurer</i>	T. W. CANTWELL.....	444 Broadway.
<i>Attorney</i>	GEO. T. KELLY.....	82 State street.

WEST END SAVINGS AND LOAN ASSOCIATION.

No. 849 Madison Avenue, Albany, N. Y.

[Organized under Laws of 1851. Commenced business 1889.]

ASSETS.

Loans on bond and mortgage (face value).....	\$41,685 00
Real estate.....	1,566 44
Cash on hand and in bank.....	1,396 35
Taxes and insurance advanced.....	166 74
	<hr/>
	\$44,814 53

LIABILITIES.

Due shareholders, due installments paid.....	\$37,043 07
Due shareholders, earnings credited.....	4,311 90
Undivided earnings.....	3,459 56
	<hr/>
	\$44,814 53
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$1,263 85
Subscriptions on shares (installment).....	15,762 45
Mortgages redeemed.....	3,885 00
Premiums received.....	552 00
Interest received.....	2,020 64
Fines received.....	56 60
Membership fees.....	22 00
Real estate.....	55 69
Taxes and insurance repaid.....	30 75
	<hr/>
	\$23,648 98
	<hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$5,880 00
Paid on withdrawals, dues.....	13,722 44
Paid on withdrawals, dividends.....	1,742 80
Salaries.....	525 00
Advertising and printing.....	2 25
Rent.....	96 00
Real estate.....	148 02
Taxes and insurance advanced.....	79 00
Interest on paid-up stock.....	31 53
Banking department.....	20 59
State league dues.....	5 00
Cash on hand.....	1,396 35
	<hr/>
	\$23,648 98
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EARNINGS ACCOUNT.

Dr.

Interest.....	\$2,020 64
Premium, earned.....	559 82

Premium, added to reserve.	\$552 00
Fines.	56 60
Membership or share fees.....	22 00
	<hr/>
	\$3,211 06
	<hr/>

Cr.

Dividends on stock.....	\$2,073 00
Interest on paid-up stock.....	31 53
Expenses.	648 84
Balance to undivided profits.....	457 69
	<hr/>
	\$3,211 06
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Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$105.

Are your installment payments weekly or monthly; what amount per share? Weekly; 25 cents.

How many shares were issued during the year 1895? 438. How many shares were withdrawn during the year? 312.

How many borrowing members have you? 32. Give total number of shares now held by them: 397.

How many non-borrowing members have you? 173. Give total number of shares now held by them: 895.

How many female shareholders? 35. How many shares now held by them? 318.

What rate of interest is paid by borrowing member? 5 per cent.

Is your admission or membership fee per share or per member? Per member. How much? 50 cents.

Total amount of admission fees paid by new members during year: \$22.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? No.

State total operating expenses for the year: \$648.84.

How many foreclosures did you have in 1895? One in process.

Officers.

Names.

Post-office address.

President..... PETER KINNEAR..... Cor. Grand and Plain sts.

Secretary..... LINNEUS H. BURDICK.. 36 Beaver street.

Treasurer.... C. W. HERMANS..... South End Bank.

Attorney..... GAYLORD LOGAN..... Room 40, Tweddle Bld.

ALLEGANY COUNTY.

ALFRED MUTUAL LOAN ASSOCIATION.

Alfred, N. Y.

[Organized under Laws of 1851. Commenced business 1884.]

ASSETS.

Loans on bond and mortgage (face value).....	\$61,900 00
Loans on other securities.....	3,100 00
Cash on hand and in bank.....	97 49
Installments due and unpaid.....	173 85
Fines due and unpaid.....	17 60
	<hr/>
	\$65,288 94
	<hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$44,743 00
Due shareholders, installments paid in advance....	135 53
Due shareholders, earnings credited.....	12,555 44
Borrowed money.....	6,100 00
Undivided earnings.....	131 03
Due shareholders, installments on matured stock..	1,104 00
Due shareholders, earnings on matured stock.....	496 00
Due shareholders, interest on matured stock.....	16 00
Due shareholders, interest paid in advance.....	7 94
Unpaid withdrawals filed.....	\$423 86
	<hr/>
	\$65,288 94
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RECEIPTS.

Subscriptions on shares (installment).....	\$9,444 05
Money borrowed.....	23,730 99
Mortgages redeemed.....	10,400 00
Other loans redeemed (stock loans).....	200 00
Premiums received.....	22 56
Interest received.....	3,804 34
Fines received.....	113 20
Initiation, entrance or membership fees.....	35 50
Transfer fees.....	2 10
Profits on withdrawn stock.....	113 99

Stationery sold.	\$2 60
Matured stock retired from capital stock, but held as a liability.	11,000 00
	<hr/>
	\$58,869 33
	<hr/> <hr/>

DISBURSEMENTS.

Loaned on mortgage.	\$14,000 00
Paid on withdrawals, dues.	12,423 00
Paid on withdrawals, dividends.	4,945 73
Salaries.	115 00
Advertising and printing.	61 92
Rent.	15 00
New York State banking department.	8 06
Premium returned.	1 00
Paid notes for borrowed money.	17,630 99
Paid interest for borrowed money.	131 02
Paid stockholders on matured stock.	9,400 00
Overdraft from 1894.	40 12
Cash on hand.	97 49
	<hr/>
	\$58,869 33
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EARNINGS ACCOUNT.

Dr.

Interest paid and earned.	\$3,886 76
Premium.	22 56
Fines paid and earned.	130 80
Transfer fees.	2 10
Pass-books and initiation, membership or share fee.	35 50
Profit on withdrawn stock.	113 99
Stationery sold.	2 60
Undivided profits (last year).	154 59
	<hr/>
	\$4,348 90
	<hr/> <hr/>

Cr.

Dividends on stock.	\$3,250 16
Interest on borrowed money.	131 02
Expenses.	199 98

Interest on stock withdrawn and retired (earned since last dividend period).....	\$613 01
Fines earned and credited last year, paid this.....	6 70
Premium repaid.....	1 00
Interest on matured stock.....	16 00
Undivided profits.....	131 03
	<hr/>
	\$4,348 90
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating?
Serial.

What is the par value of stock per share (matured)? \$200.
Are your installment payments weekly or monthly; what amount per share? Monthly; \$1.

How many shares were issued during the year 1895? 151. How many shares were withdrawn during the year? 121.

How many borrowing members have you? 75. Give total number of shares now held by them: 343½.

How many non-borrowing members have you? 108. Give total number of shares now held by them: 387.

How many female shareholders? 76. How many shares now held by them? 270.

What rate of interest is paid by borrowing member? 6 per cent.

Is your admission or membership fee per share or per member? Per share or half share. How much? 25 cents in both cases.

Total amount of admission fees paid by new members during year: \$17.75.

What premium plan do you follow: installment or gross or premium interest? Single premium for priority of loan.

Have you an expense fund? No.

State total operating expenses for the year: \$199.98.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	A. B. KENYON.....	Alfred, N. Y.
<i>Secretary</i>	L. A. PLATTS.....	Alfred, N. Y.
<i>Treasurer</i>	W. H. CRANDALL.....	Alfred, N. Y.
<i>Attorney</i>	E. E. HAMILTON.....	Alfred, N. Y.

BROOME COUNTY.

CO-OPERATIVE BUILDING AND LOAN ASSOCIATION.

Binghamton, N. Y.

[Organized under Laws of 1851. Commenced business 1886.]

ASSETS.

Loans on bonds and mortgage (face value).....	\$45,700 00
Loans on other securities.....	810 00
Cash on hand and in bank.....	109 80
Furniture and fixtures.....	75 00
	<hr/>
	\$46,694 80
	<hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$22,520 80
Borrowed money.....	254 14
Undivided earnings (surplus).....	286 40
Due prepaid shareholders.....	1,200 00
Due prepaid shareholders (earnings).....	588 34
Due paid-up stock.....	21,200 00
Due paid-up stock (earnings).....	645 12
	<hr/>
	\$46,694 80
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$223 18
Subscriptions on shares (installment).....	4,811 56
Subscriptions on shares (single-payment).....	3,800 00
Money borrowed.....	426 00
Mortgages redeemed.....	3,094 93
Other loans redeemed.....	375 00
Premiums received.....	489 25
Interest received.....	2,463 52
Fines received.....	18 51
Initiation, entrance or membership fees.....	39 75
Transfer fees.....	4 00
	<hr/>
	\$15,745 70
	<hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$12,900 00
Loaned on other securities.....	435 00
Paid on withdrawals, dues and dividends.....	685 70
Salaries.....	225 00
Advertising and printing.....	49 35
Rent.	25 00
Borrowed money paid.....	175 00
Interest on prepaid stock.....	85 63
Interest on paid-up stock.....	999 53
State assessment.....	4 94
State examiners' expenses.....	42 75
Postage and stationery.....	8 00
Cash on hand.....	109 80
	<hr/>
	\$15,745 70
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EARNINGS ACCOUNT.

Dr.

Interest.	\$2,539 09
Premium.	494 85
Fines.	24 50
Transfer fees.....	4 00
Pass-books and initiation, membership or share fee. .	42 50
Withdrawal fees.....	2 90
	<hr/>
	\$3,107 84
	<hr/>

Cr.

Dividends on stock (installments).....	\$1,488 14
Interest on paid-up stock.....	1,131 01
Expenses.....	355 04
Dividends on prepaid stock.....	132 46
Surplus.	1 19
	<hr/>
	\$3,107 84
	<hr/>

Is the plan of your association permanent, serial or terminating?
Serial.

What is the par value of stock per share (matured)? \$200.

Are your installment payments weekly or monthly; what amount per share? Monthly; \$1.

How many shares were issued during the year 1895? 170. How many shares were withdrawn during the year? 29.

How many borrowing members have you? 44. Give total number of shares now held by them: 265.

How many non-borrowing members have you? 44. Give total number of shares now held by them: 399.

How many female shareholders? 37. How many shares now held by them? 299.

What rate of interest is paid by borrowing member? 6 per cent.

Is your admission or membership fee per share or per member? Per share. How much? 25 cents.

Total amount of admission fees paid by new members during year: \$42.50.

What premium plan do you follow: installment or gross or premium interest? Installment.

Have you an expense fund? No.

State total operating expenses for the year: \$355.04.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	JAMES M. STONE.....	262 Washington street.
<i>Secretary</i>	BENJAMIN A. BAUMANN.	78 Court street.
<i>Treasurer</i>	ALBERT CORBIN.....	38 Court street.
<i>Attorney</i>	GEORGE WHITNEY.....	2 Phelps Bank Building.

HOME MUTUAL LOAN AND SAVING ASSOCIATION.

Binghamton, N. Y.

[Organized under Laws of 1851. Commenced business 1889.]

ASSETS.

Loans on bond and mortgage (face value).....	\$171,800 00
Loans on other securities.....	4,920 00
Cash on hand and in bank.....	3,733 31

\$180,453 31

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LIABILITIES.

Due shareholders, due installments paid.	\$64,487 15
Due shareholders, installments paid in advance. . . .	372 00
Due shareholders, earnings credited.	10,772 10
Borrowed money.	14,000 00
Balance to be paid out on loans made.	1,211 09
Undivided earnings.	4,802 59
Prepaid stock.	21,808 38
Paid-up stock.	63,000 00
	<hr/>
	\$180,453 31
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895.	\$1,222 67
Subscriptions on shares (installment).	25,759 99
Subscriptions on shares (single-payment).	7,306 65
Money borrowed.	14,000 00
Mortgages redeemed.	51,485 00
Other loans redeemed.	3,325 00
Premiums received.	3,347 85
Interest received.	10,035 08
Fines received.	283 42
Initiation, entrance or membership fees.	27 75
Transfer fees.	7 00
Sundry earnings.	279 10
	<hr/>
	\$117,079 51
	<hr/> <hr/>

DISBURSEMENTS.

Loaned on mortgage.	\$61,363 91
Loaned on other securities.	1,600 00
Paid on withdrawals, dues.	36,217 99
Paid on withdrawals, dividends.	6,412 38
Salaries.	1,200 00
Rent.	480 00
Paid-up stock.	1,100 00
Prepaid stock.	1,195 96
Dividends (paid-up stock).	3,374 75

Incidental expenses.	\$361 46
Returned fines.	39 75
Cash on hand.	3,733 31

\$117,079 51

EARNINGS ACCOUNT.

Dr.

Interest.	\$10,035 08
Premium.	3,347 85
Fines.	283 42
Transfer fees.	7 00
Pass-books and initiation, membership or share fee. .	27 75
Sundry earnings.	279 10

\$13,980 20

Cr.

Dividends on stock.	\$11,313 04
Expenses.	2,041 46
Returned fines.	39 75
Net profits.	585 95

\$13,980 20

Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$100, \$200,
\$300, \$500.

Are your installment payments weekly or monthly; what
amount per share? Weekly; 25 cents.

How many shares were issued during the year 1895? 906.
How many shares were withdrawn during the year? 801.

How many borrowing members have you? 138. Give total
number of shares now held by them: 930.

How many non-borrowing members have you? 209. Give total
number of shares now held by them: 1,786.

How many female shareholders? No separate record kept.

What rate of interest is paid by borrowing member? 6 per
cent.

Is your admission or membership fee per share or per member?
Per member. How much? 25 cents.

Total amount of admission fees paid by new members during
year: \$27.75, direct to association.

What premium plan do you follow: installment or gross or
premium interest? Weekly installment.

Have you an expense fund? No.

State total operating expenses for the year: \$2,041.46.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	CYRUS STRONG, Jr.....	Binghamton, N. Y.
<i>Secretary</i>	W. A. JOHNSON.....	Binghamton, N. Y.
<i>Treasurer</i>	JOHN MANIER.....	Binghamton, N. Y.
<i>Attorney</i>	F. W. JENKINS.....	Binghamton, N. Y.

CATTARAUGUS COUNTY.

GOWANDA CO-OPERATIVE SAVING AND LOAN ASSOCIATION.

Gowanda, N. Y.

[Organized under Laws of 1851. Commenced business 1889.]

ASSETS.

Loans on bonds and mortgage (face value).....	\$37,875 00
Loans on other securities.....	550 00
Cash on hand and in bank.....	993 09
Furniture and fixtures.....	21 02
Installments due and unpaid.....	220 25
	<hr/>
	\$39,659 36
	<hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$31,952 50
Due shareholders, installments paid in advance....	73 00
Due shareholders, earnings credited.....	6,748 70
Undivided earnings.....	664 91
Installments due and unpaid.....	220 25
	<hr/>
	\$39,659 36
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$824 52
Subscriptions on shares (installment).....	10,225 50
Mortgages redeemed.....	2,640 00
Premiums received.....	241 95
Interest received.....	2,204 70
Fines received.....	81 78
Initiation, entrance or membership fees.....	53 00
Transfer fee.....	1 80
	<hr/>
	\$16,273 25
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DISBURSEMENTS.

Loaned on mortgage.....	\$5,925 00
Loaned on other securities.....	425 00
Paid on withdrawals, dues.....	7,676 50
Paid on withdrawals, dividends.....	1,026 08
Salaries.....	121 80
Advertising and printing.....	12 75
Rent.....	35 00
Recording mortgages.....	7 00
Committee's expenses.....	11 10
Taxes paid.....	10 83
Insurance paid.....	12 95
Books.....	13 00
Oil, wood, etc.....	3 15
Cash on hand.....	993 09
	<hr/>
	\$16,273 25
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest.....	\$2,204 70
Premium.....	241 95
Fines.....	81 78

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Transfer fee.	\$1 80
Pass-books and initiation, membership or share fee..	53 00
Profits on withdrawals.	453 72
	<hr/>
	\$3,036 95
	<hr/>

Cr.

Dividends on stock.	\$2,809 37
Expenses.	227 58
	<hr/>
	\$3,036 95
	<hr/>

Is the plan of your association permanent, serial or terminating?
Serial.

What is the par value of stock per share (matured)? \$125.

Are your installment payments weekly or monthly; what amount per share? Weekly; 25 cents.

How many shares were issued during the year 1895? 212.

How many shares were withdrawn during the year? 252.

How many borrowing members have you? 67. Give total number of shares now held by them: 333.

How many non-borrowing members have you? 146. Give total number of shares now held by them: 437.

How many female shareholders? 91. How many shares now held by them? 315.

What rate of interest is paid by borrowing member? 6 per cent.

Is your admission or membership fee per share or per member? Per share. How much? 25 cents.

Total amount of admission fees paid by new members during year: \$53.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? No.

State total operating expenses for the year: \$227.58.

How many foreclosures did you have in 1895? One.

Officers.	Names.	Post-office address.
<i>President</i>	A. C. STAFFORD.	Gowanda, N. Y.
<i>Secretary</i>	FRANKLIN J. HERDEG.	Gowanda, N. Y.
<i>Treasurer</i>	WM. H. BARD.	Gowanda, N. Y.
<i>Attorney</i>	FRED. J. BLACKMON.	Gowanda, N. Y.

OLEAN BUILDING, LOAN AND SAVINGS ASSOCIATION.

Olean, N. Y.

[Organized under Laws of 1851. Commenced business 1892.]

ASSETS.

Loans on bond and mortgage (face value).....	\$61,850 00
Loans on other securities (shares).....	521 00
Cash on hand and in bank.....	3,037 50
Furniture and fixtures.....	150 00
	<hr/>
	<u>\$65,558 50</u>

LIABILITIES.

Due shareholders, due installments paid.....	\$56,048 80
Due shareholders, earnings credited.....	4,415 92
Undivided earnings.....	5,093 78
	<hr/>
	<u>\$65,558 50</u>

RECEIPTS.

Cash on hand January 1, 1895.....	\$246 62
Subscriptions on shares (installment).....	26,746 20
Mortgages redeemed.....	726 85
Other loans redeemed.....	135 00
Premiums received.....	1,780 60
Interest received.....	2,488 16
Fines received.....	75 20
Initiation, entrance or membership fees.....	365 00
Searches, recording, etc.....	164 04
	<hr/>
	<u>\$32,727 07</u>

DISBURSEMENTS.

Loaned on mortgage.....	\$19,600 00
Loaned on other securities (stock).....	655 00
Paid on withdrawals, dues.....	6,411 60
Paid on withdrawals, dividends.....	126 18
Salaries.....	900 00
Advertising and printing.....	109 92
Rent.....	120 00
Janitor and lights.....	23 10

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Searches, recording, etc.....	\$172 20
Banking department.....	5 72
Stamps.	5 20
Sundries, \$11.40; maps, \$30.25.....	41 65
Loan paid.....	1,500 00
Membership paid back.....	8 00
Interest.....	11 00
Cash on hand.....	3,037 50

\$32,727 07

EARNINGS ACCOUNT.

Dr.

Interest.....	\$2,488 16
Premium.....	1,780 00
Fines.....	75 20
Pass-books and initiation, membership or share fee..	365 00
Reverted dividends.....	222 06

\$4,930 42

Cr.

Dividends on stock.....	\$2,934 18
Interest on borrowed money.....	11 00
Expenses.....	1,205 59

\$4,150 77

Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$100.

Are your installment payments weekly or monthly; what amount per share? Weekly; 20 cents.

How many shares were issued during the year 1895? 749.

How many shares were withdrawn during the year? 309.

How many borrowing members have you? 74. Give total number of shares now held by them: 689.

How many non-borrowing members have you? 394. Give total number of shares now held by them: 1,462.

How many female shareholders? 149. How many shares now held by them? 737.

What rate of interest is paid by borrowing member? 10 cents per share per week.

Is your admission or membership fee per share or per member? Per share. How much? 50 cents.

Total amount of admission fees paid by new members during year: \$365.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? No.

State total operating expenses for the year: \$1,205.59.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	JAMES F. JOHNSON.....	Olean, N. Y.
<i>Secretary</i>	E. E. ALDERMAN.....	Olean, N. Y.
<i>Treasurer</i>	F. W. HIGGINS.....	Olean, N. Y.
<i>Attorney</i>	F. W. KRUSE.....	Olean, N. Y.

SALAMANCA LOAN AND BUILDING ASSOCIATION.

Salamanca, N. Y.

[Organized under Laws of 1851. Commenced business 1882.]

ASSETS.

Loans on bond and mortgage (face value).....	\$233,300 00
Loans on other securities.....	735 00
Real estate (purchased to save foreclosure).....	60 00
Cash on hand and in bank.....	9,187 68
Furniture and fixtures.....	200 00
Installments due and unpaid.....	797 00
Insurance premium, due and unpaid.....	87 23
Interest and fines, due and unpaid.....	683 07
Due from individuals.....	160 00
	<hr/>
	\$245,209 98

LIABILITIES.

Due shareholders, due installments paid.....	\$177,356 55
Due shareholders, installments paid in advance.....	17,180 52
Due shareholders. earnings credited.....	42,950 45

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Undivided earnings.	\$3,302 81
Interest paid in advance.	2,764 58
Matured shares.	900 00
Due attorney.	22 00
Due secretary.	50 00
Unpaid interest and fines.	683 07
	<hr/>
	\$245,209 98
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.	\$7,644 18
Subscriptions on shares (installment).	74,470 04
Premiums received.	7,418 25
Interest received.	12,355 04
Fines received.	1,386 46
Insurance premium.	171 94
Attorney fees.	648 00
	<hr/>
	\$104,093 91
	<hr/>

DISBURSEMENTS.

Loaned on mortgage.	\$68,825 00
Loaned on other securities.	150 00
Paid on withdrawals, dues and interest.	1,096 85
Salaries.	550 00
Advertising and printing and books.	116 38
Rent.	30 00
Attorney and insurance.	762 75
Safe, fuel and incidentals.	142 74
Matured shares.	23,110 73
Banking department.	26 78
Premium, reduced.	10 00
Check held from 1894.	85 00
Cash on hand.	9,187 68
	<hr/>
	\$104,093 91
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EARNINGS ACCOUNT.

Dr.

Interest.	\$12,355 04
Premium.	7,408 25

Fines.	\$1,386 47
Undivided earnings.....	155 00
	<hr/>
	\$21,304 76
	<hr/> <hr/>

Cr.

Dividends on stock.....	\$16,489 30
Expenses.....	915 90
Interest on matured shares and advance payments..	596 75
Undivided earnings.....	3,302 81
	<hr/>
	\$21,304 76
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating?
Serial.

What is the par value of stock per share (matured)? \$125.

Are your installment payments weekly or monthly; what amount per share? Weekly; 25 cents.

How many shares were issued during the year 1895? 979. How many shares were withdrawn during the year? 426.

How many borrowing members have you? 350. Give total number of shares now held by them: 1,872.

How many non-borrowing members have you? 562. Give total number of shares now held by them? 2,322.

How many female shareholders? 453. How many shares now held by them? 1,788.

What rate of interest is paid by borrowing member? 5 2-10 per cent. interest and premium.

Is your admission or membership fee per share or per member? None.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? No.

State total operating expenses for the year: \$915.90.

How many foreclosures did you have in 1895? Four.

Officers.	Names.	Post-office address.
<i>President</i>	HENRY JOHNSON.....	Salamanca, N. Y.
<i>Secretary</i>	M. S. PHILLIPS.....	Salamanca, N. Y.
<i>Treasurer</i>	H. O. WAIT.....	Salamanca, N. Y.
<i>Attorney</i>	O. S. VREELAND.....	Salamanca, N. Y.

CHAUTAUQUA COUNTY.

CHAUTAUQUA NATIONAL BUILDING, LOAN AND SAVINGS
ASSOCIATION.

Jamestown, N. Y.

[Organized under Laws of 1851. Commenced business 1891.]

ASSETS.

Loans on bond and mortgage (face value).....	\$160,900 00
Loans on other securities.....	2,004 50
Real estate (foreclosure).....	469 31
Cash on hand and in bank.....	10,779 15
Furniture and fixtures.....	602 15
Installments due and unpaid.....	4,822 50
Real estate, sold under contract.....	700 00
Interest and premium due and unpaid.....	1,267 40
Stationery and supplies.....	500 00
Advances to secure loans.....	122 78
Personal accounts.....	1,610 33
Advance discounts.....	108 92
	<hr/>
	\$183,887 04
	<hr/>

LIABILITIES.

Due shareholders, due installments paid, install- ments paid in advance, earnings credited.....	\$89,731 94
Borrowed money.....	11,610 33
Balance to be paid out on loans made.....	6,100 00
Undivided earnings.....	4,309 77
Due on paid-up shares.....	72,135 00
	<hr/>
	\$183,887 04
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$5,556 10
Subscriptions on shares (installment).....	47,942 41
Subscriptions on shares (single-payment).....	40,780 00
Money borrowed.....	11,894 14
Mortgages redeemed.....	16,500 00
Other loans redeemed.....	2,660 00

Premiums and interest received.....	\$11,601 05
Fines received.....	327 33
Withdrawal profits.....	44 33
Quarterly dues and expense fund allowance from stock.....	10,449 44
Transfer fees.....	12 00
Advances on real estate.....	50 28
Loss and gain.....	363 59
Accounts suspended.....	485 89
	<hr/>
	\$148,666 56
	<hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$72,600 00
Loaned on other securities.....	1,800 50
Paid on withdrawals, dues.....	30,415 12
Paid on withdrawals, interest and dividends.....	9,448 22
Salaries.....	3,605 23
Advertising and printing.....	666 20
Rent.....	335 70
Collection and exchange.....	2,044 84
Agents' salaries and commissions.....	2,963 54
Furniture and fixtures.....	67 50
Advances to secure loans.....	116 60
Borrowed money returned.....	12,000 00
Postage, traveling and sundry expenses.....	839 87
Suspended accounts.....	984 09
Cash on hand.....	10,779 15
	<hr/>
	\$148,666 56
	<hr/>

EARNINGS ACCOUNT.

Dr.

Interest and premium.....	\$11,601 05
Fines.....	327 33
Transfer fees.....	12 00
Withdrawal profits.....	44 33
Loss and gain.....	363 59
Quarterly dues and expense fund allowance from stock.....	10,449 44
	<hr/>
	\$22,797 74
	<hr/>

Cr.

Dividends on stock.....	\$8,820 22
Interest on borrowed money.....	628 00
Salaries.....	3,605 23
Advertising and printing.....	666 20
Rent.....	335 70
Collection and exchange and commission to collectors.....	2,044 84
Agents' commissions and salaries.....	2,963 54
Postage, traveling expenses and sundries.....	839 87
	<hr/>
	\$19,903 60
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating?
Serial.

What is the par value of stock per share (matured)? \$100.

Are your installment payments weekly or monthly; what amount per share? Monthly; 50 cents and \$1.

How many shares were issued during the year 1895? 8,808.
How many shares were withdrawn during the year? 5,786;
lapsed, 3,144.

How many borrowing members have you? 214. Give total number of shares now held by them: 1,789.

How many non-borrowing members have you? 1,187. Give total number of shares now held by them: 8,630.

How many female shareholders? 278. How many shares now held by them? 1,356.

What rate of interest is paid by borrowing member? 5 3-8 per cent.

Is your admission or membership fee per share, or per member? Withdrawal fee. How much? \$1 per share.

Total amount of admission fees paid by new members during year: About \$5,000; to agents.

What premium plan do you follow: installment or gross or premium interest? Installment.

Have you an expense fund? Yes. Of what does it consist? Withdrawal fees, \$1 per share; 10 cents per share for dollar stock per month; 5 cents for 50-cent stock per month, and \$1 per share per year from paid-up and prepaid stock, and transfer fees. Give total amount of expense fund received during year:

\$10,461.44. Give balance on hand of expense fund December 31, 1895: Nothing.

State total operating expenses for the year: \$10,455.38.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	LABAN HAZELTINE.....	Jamestown, N. Y.
<i>Secretary</i>	JNO. H. PRATHER.....	Jamestown, N. Y.
<i>Treasurer</i>	GEO. T. FENTON.....	Jamestown, N. Y.
<i>Attorney</i>	JUDD & PRATHER.....	Jamestown, N. Y.

DUNKIRK SAVING AND LOAN ASSOCIATION.

Dunkirk, N. Y.

[Organized under Laws of 1851. Commenced business 1889.]

ASSETS.

Loans on bond and mortgage (face value).....	\$78,300 00
Loans on other securities.....	100 00
Real estate (purchased).....	700 00
Cash on hand and in bank.....	383 06
Insurance advanced.....	164 68
	<hr/>
	\$79,647 74
	<hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$66,773 50
Due shareholders, installments paid in advance.....	119 25
Due shareholders, earnings credited.....	8,382 77
Borrowed money.....	3,000 00
Undivided earnings.....	1,372 22
	<hr/>
	\$79,647 74
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$1,167 98
Subscriptions on shares (installment).....	27,424 09
Money borrowed.....	3,000 00
Mortgages redeemed.....	28,450 00
Other loans redeemed.....	2,511 75

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Premiums received.....	\$307 98
Interest received.....	6,604 79
Fines received.....	375 34
Initiation, entrance or membership fees.....	132 50
Transfer fee.....	4 50
Certificates canceled.....	49,000 00
	<hr/>
	\$118,978 93
	<hr/> <hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$7,450 00
Loaned on other securities.....	100 00
Paid on withdrawals, dues.....	83,753 84
Paid on withdrawals, dividends.....	17,628 60
Salaries.....	400 00
Advertising and printing.....	8 50
Certificates of deposit.....	9,000 00
State banking department.....	63 72
Taxes and insurance.....	149 11
Cleaning office.....	1 00
Lamps.....	2 50
Stationery.....	19 18
Plumbing.....	18 17
Repairing real estate.....	1 25
Cash on hand.....	383 06
	<hr/>
	\$118,978 93
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest.....	\$6,604 79
Premium.....	307 98
Fines.....	375 34
Transfer fees.....	4 50
Pass-books and initiation, membership or share fee..	132 50
	<hr/>
	\$7,425 11
	<hr/> <hr/>

Cr.

Dividends on stock.....	\$6,910 79
Expenses.....	514 32
	<hr/>
	\$7,425 11
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating?
Serial.

What is the par value of stock per share (matured)? \$100.

Are your installment payments weekly or monthly; what amount per share? Weekly; 25 cents.

How many shares were issued during the year 1895? 530.
How many shares were withdrawn during the year? 1,202.

How many borrowing members have you? 165. Give total number of shares now held by them? 799.

How many non-borrowing members have you? 247. Give total number of shares now held by them: 952.

How many female shareholders? 89. How many shares now held by them? 532.

What rate of interest is paid by borrowing member? 5 2-10 per cent.

Is your admission or membership fee per share or per member? Per share. How much? 25 cents.

Total amount of admission fees paid by new members during year: \$123.50; to association.

What premium plan do you follow: installment or gross or premium interest? Premium, not less than \$4.

Have you an expense fund? No.

State operating expenses for the year: \$514.32.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	WM. BOOKSTAYER.....	Dunkirk, Y. Y.
<i>Secretary</i>	J. C. PLATT.....	Dunkirk, Y. Y.
<i>Treasurer</i>	P. J. MULHOLLAND.....	Dunkirk, Y. Y.
<i>Attorney</i>	WM. BOOKSTAYER.....	Dunkirk, Y. Y.

JAMESTOWN CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.

No. 304 Main Street, Jamestown, N. Y.

[Organized under Laws of 1851 and 1894. Commenced business 1881. Reorganized 1894.]

ASSETS.

Loans on bond and mortgage (face value).....	\$247,187 50
Loans on other securities (stock).....	75 00
Real estate (foreclosure).....	20,624 64
Cash on hand and in bank.....	3,028 58
Furniture and fixtures.....	500 00
Interest on loans due and unpaid.....	1,248 75
	<hr/>
	\$272,664 47
	<hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$136,150 50
Due shareholders, installments paid in advance....	37,917 40
Due shareholders, earnings credited.....	22,977 11
Borrowed money.....	500 00
Undivided earnings.....	13,444 46
Matured stock.....	7,525 00
Paid-up stock.....	54,150 00
Unpaid withdrawals filed.....	\$55,980 52
	<hr/>
	\$272,664 47
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$4,235 49
Subscriptions on shares (installment).....	48,768 57
Money borrowed.....	1,000 00
Mortgages redeemed.....	79,292 00
Other loans redeemed (stock).....	2,721 96
Interest received.....	15,470 67
Fines received.....	300 08
Initiation, entrance or membership fees.....	2 75
Rent.....	42 00
Real estate sold.....	6,738 19
	<hr/>
	\$158,571 71
	<hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$2,737 50
Loaned on other securities.....	2,796 96
Paid on withdrawals, dues.....	111,954 08
Paid on withdrawals, dividends.....	8,052 81
Salaries.....	950 00
Advertising and printing.....	56 15
Rent.....	600 00
Expenses.....	502 50
Interest on advance payments and paid-up stock and borrowed money.....	7,461 78
Matured stock (withdrawn).....	1,100 00
Real estate (foreclosure).....	3,157 35
Bills payable.....	4,500 00
Paid-up stock.....	11,674 00
Cash on hand.....	3,028 58
	<hr/>
	\$158,571 71
	<hr/>

EARNINGS ACCOUNT.

Dr.

Interest on loans.....	\$14,763 48
Interest on land contracts.....	580 13
Fines.....	300 08
Pass-books and initiation, membership or share fee..	2 75
Rent.....	42 00
Rebate from canceled shares.....	673 76
Decrease in surplus.....	1,296 64
	<hr/>
	\$17,658 84
	<hr/>

Cr.

Dividends on stock.....	\$7,691 70
Interest on borrowed money, paid-up stock and ad- vanced payments.....	6,618 88
Expenses.....	2,108 65
Decrease in real estate.....	1,139 61
Decrease in furniture.....	100 00
	<hr/>
	\$17,658 84
	<hr/>

Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$100.

Are your installment payments weekly or monthly; what amount per share? Weekly; 20 cents.

How many shares were issued during the year 1895? 11.
How many shares were withdrawn during the year? 1,525 ordinary; 237 paid-up.

How many borrowing members have you? 160. Give total number of shares now held by them: 1,944.

How many non-borrowing members have you? 568. Give total number of shares now held by them: 2,502.

How many female shareholders? 386. How many shares now held by them? 1,824.

What rate of interest is paid by borrowing member? 5 1-5 per cent. before reorganization; 6 per cent. since.

Is your admission or membership fee per share or per member? Per share. How much? 25 cents, not to exceed four (\$1).

Total amount of admission fees paid by new members during year: \$2.75.

What premium plan do you follow: installment or gross or premium interest? Installment.

Have you an expense fund? No.

State total operating expenses for the year: \$2,108.65.

How many foreclosures did you have in 1895? Three.

Officers.	Names.	Post-office address.
<i>President</i>	JOSEPH W. UPHAM.....	304 Main street.
<i>Secretary</i>	GEORGE R. BUTTS.....	304 Main street.
<i>Treasurer</i>	A. J. PETERSON.....	Chandler street.
<i>Attorney</i>	F. E. SESSIONS.....	East Fifth street.

LAKE SHORE SAVINGS AND LOAN ASSOCIATION.

No. 18 East Second Street, Dunkirk, N. Y.

[Organized under Laws of 1851. Commenced business 1891.]

ASSETS.

Loans on bond and mortgage (face value).....	\$46,400 00
Cash on hand and in bank.....	6,821 70
Insurance paid.....	13 75
	<hr/>
	\$53,235 45
	<hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$46,113 70
Due shareholders, earnings credited.....	5,824 19
Undivided earnings.....	1,297 56
	<hr/>
	\$53,235 45
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$1,129 88
Subscriptions on shares (installment).....	12,995 00
Mortgages redeemed.....	3,850 00
Premiums received.....	329 34
Interest received.....	2,246 50
Fines received.....	25 51
Initiation, entrance or membership fees.....	53 80
Insurance repaid.....	68 49
Transfer fees.....	4 50
	<hr/>
	\$20,703 02
	<hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$6,500 00
Paid on withdrawals, dues.....	6,163 50
Paid on withdrawals, dividends.....	639 81
Salaries.....	300 00
Advertising and printing.....	13 45
Rent.....	25 00
Balance on mortgage.....	100 00
Insurance paid.....	82 24
Seal.....	2 75
Stamps.....	1 00
State banking department, examination.....	25 00
State banking department, assessment.....	6 37
Loan committee, expenses.....	2 20
Rent safety deposit box.....	20 00
Cash on hand.....	6,821 70
	<hr/>
	\$20,703 02
	<hr/>

EARNINGS ACCOUNT.

Dr.

Interest.....	\$2,246 50
Premium.....	329 34
Fines.....	25 51
Transfer fees.....	4 50
Pass-books and initiation, membership or share fee..	53 80
	<hr/>
	\$2,659 65
	<hr/>

Cr.

Dividends on stock.....	\$2,182 91
Expenses.....	395 77
Added to surplus.....	80 97
	<hr/>
	\$2,659 65
	<hr/>

Is the plan of your association permanent, serial or terminating?
Permanent, with serial stock issue.

What is the par value of stock per share (matured)? \$100.

Are your installment payments weekly or monthly; what amount per share? Weekly; 10 cents.

How many shares were issued during the year 1895? 538.
How many shares were withdrawn during the year? 376.

How many borrowing members have you? 62. Give total number of shares now held by them: 664.

How many non-borrowing members have you? 138. Give total number of shares now held by them: 1,971.

How many female shareholders? 85. How many shares now held by them? 1,112.

What rate of interest is paid by borrowing member? 5 2-10 per cent.

Is your admission or membership fee per share or per member? Per share. How much? 10 cents.

Total amount of admission fees paid by new members during year: \$53.80.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? No.

State total operating expenses for the year: \$395.77.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	F. G. GOULD.....	Dunkirk, N. Y.
<i>Secretary</i>	L. N. MURRAY.....	18 East Second street.
<i>Treasurer</i>	W. E. PHELPS.....	Dunkirk, N. Y.
<i>Attorney</i>	C. D. MURRAY.....	18 East Second street.

SCANDINAVIAN BUILDING AND LOAN ASSOCIATION.

No. 7 East Second Street, Jamestown, N. Y.

[Organized under Laws of 1851. Commenced business 1890.]

ASSETS.

Real estate.....	\$1,000 00
Cash on hand and in bank.....	107 69
Furniture and fixtures.....	75 00
	<hr/>
	\$1,182 69
	<hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$123 61
Due shareholders, earnings credited.....	70 56
Borrowed money.....	850 00
Undivided earnings.....	138 52
	<hr/>
	\$1,182 69
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$1,193 89
Money borrowed.....	850 00
Mortgages redeemed.....	1,800 00
Interest received.....	7 00
Fines received.....	18 80
Rent.	43 00
	<hr/>
	\$3,912 69
	<hr/>

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DISBURSEMENTS.

Paid on withdrawals, dues.....	\$2,986 89
Paid on withdrawals, certificate.....	25 00
Legal expenses, insurance, taxes, etc.....	793 11
Cash on hand.....	107 69
	<hr/>
	\$3,912 69
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EARNINGS ACCOUNT.

Dr.

Interest.....	\$7 00
Fines.....	18 50
Rent.....	43 00
Rebate.....	193 57
	<hr/>
	\$262 07
	<hr/> <hr/>

Cr.

Dividends on stock.....	\$38 83
Expenses.....	793 11
Depreciation on realty.....	100 00
Depreciation on furniture.....	25 00
	<hr/>
	\$956 94
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$100.

Are your installment payments weekly or monthly; what amount per share? Weekly; 20 cents.

How many shares were issued during the year 1895? None.
How many shares were withdrawn during the year? 115.

How many borrowing members have you? None.

How many non-borrowing members have you? 6. Give total number of shares now held by them: 20.

How many female shareholders? 1. How many shares now held by them? 2.

Is your admission or membership fee per share or per member? None.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? No.

State total operating expenses for the year: Nothing.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	J. D. JOHNSON.....	26 Main street.
<i>Secretary</i>	J. A. HULQUIT.....	8 East Second street.
<i>Attorney</i>	F. R. PETERSON.....	201 Main street.

CHEMUNG COUNTY.

CHEMUNG VALLEY MUTUAL LOAN ASSOCIATION.

No. 153 Lake Street, Elmira, N. Y.

[Organized under Laws of 1851. Commenced business 1875.]

ASSETS.

Loans on bond and mortgage (face value).....	\$529,150 00
Loans on other securities.....	39,750 00
Real estate (foreclosure).....	2,176 44
Cash on hand and in bank.....	26,161 87
Furniture and fixtures.....	150 00
Installments due and unpaid of interest and fines...	789 03
Judgment in foreclosure sale not yet held.....	805 80
Dues on shares due and unpaid necessarily omitted from column on account of first item in opposite column, \$722.55.	

\$598,983 14

LIABILITIES.

Due shareholders, due installments paid:.....	\$481,543 45
Due shareholders, installments paid in advance....	1,467 93
Due shareholders, earnings credited.....	103,610 86
Balance to be paid out on loans made.....	1,150 00
Undivided earnings.....	10,686 42
Rent accrued, not due.....	58 34
Salaries accrued, not due.....	141 66

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Interest paid in advance and accrued on matured stock.	\$294 50
Orders on treasurer not presented.	29 98
	<hr/>
	\$598,983 14
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.	\$6,368 03
Subscriptions on shares (installment).	112,642 78
Money borrowed.	12,000 00
Mortgages redeemed.	115,200 00
Other loans redeemed.	15,850 00
Interest received.	34,716 53
Fines received.	1,353 94
Initiation, entrance or membership fees.	413 00
Transfer fees.	35 70
Rent.	235 00
Insurance losses.	559 50
Insurance premiums repaid.	179 42
Personal accounts.	50 00
	<hr/>
	\$299,603 90
	<hr/>

DISBURSEMENTS.

Loaned on mortgage.	\$135,553 48
Loaned on other securities.	25,289 48
Paid on withdrawals, dues.	64,237 44
Paid on withdrawals, dividends.	16,479 41
Salaries.	1,650 00
Advertising and printing.	53 10
Rent.	105 00
Borrowed money.	28,000 00
Interest on borrowed money.	446 05
New York State banking department.	412 10
Fire-proof safe.	110 00
Insurance premiums advanced.	169 42
Repairing insured property.	544 50
Insurance, taxes and repairs.	73 33
Rent safe deposit vault.	25 00
State league.	5 00

Officers' bonds.....	\$52 50
Incidental expenses.....	186 22
Personal accounts.....	50 00
Cash on hand.....	26,161 87
	<hr/>
	\$299,603 90
	<hr/>

EARNINGS ACCOUNT.

Dr.

Interest.....	\$33,922 42
Premium.....	249 87
Fines.....	1,487 61
Transfer fees.....	35 70
Pass-books and initiation, membership or share fee..	413 00
Profits left by withdrawing stock.....	614 79
Undivided profits January 1, 1895.....	8,102 50
Surplus.....	1,692 19
	<hr/>
	\$46,518 08
	<hr/>

Cr.

Dividend on stock.....	\$32,977 43
Interest on borrowed money.....	316 36
Expenses.....	2,537 87
Balance.....	10,686 42
	<hr/>
	\$46,518 08
	<hr/>

Is the plan of your association permanent, serial or terminating?
Serial.

What is the par value of stock per share (matured)? \$200.

Are your installment payments weekly or monthly; what amount per share? Monthly; \$1.

How many shares were issued during the year 1895? 1,654.

How many shares were withdrawn during the year? 1,281.

How many borrowing members have you? 397. Give total number of shares now held by them: 3,608.

How many non-borrowing members have you? 652. Give total number of shares now held by them: 5,575.

How many female shareholders? 431. How many shares now held by them? 3,116.

What rate of interest is paid by borrowing member? 6 per cent.

Is your admission or membership fee per share or per member? Per share. How much? 25 cents.

Total amount of admission fees paid by new members during year: \$244.75.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? No.

State total operating expenses for the year: \$2,537.87.

How many foreclosures did you have in 1895? One.

Officers.	Names.	Post-office address.
<i>President</i>	SEYMOUR DEXTER.....	Elmira, N. Y.
<i>Secretary</i>	JAMES M. WARD.....	153 Lake street.
<i>Treasurer</i>	GRANVILLE D. PARSONS.....	Elmira, N. Y.
<i>Attorney</i>	JAMES N. WARD.....	Elmira, N. Y.

ELMIRA CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.

Room 307, Robinson Building, Elmira, N. Y.

[Organized under Laws of 1887. Commenced business 1888.]

ASSETS.

Loans on bond and mortgage (face value).....	\$201,850 00
Loans on other securities.....	10,525 00
Cash on hand and in bank.....	1,086 11
Furniture and fixtures.....	190 00
Installments due and unpaid.....	389 00
Accrued fines.....	77 51
Interest earned and unpaid.....	122 00
Entrance fees due and unpaid.....	5 75
	<hr/>
	\$214,245 37
	<hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$175,888 00
Due shareholders, installments paid in advance....	361 00
Due shareholders, earnings credited.....	27,724 34
Borrowed money.....	3,000 00

Balance to be paid out on loans made.....	\$3,200 00
Undivided earnings.....	3,950 53
Rent.....	25 00
Salaries.....	87 50
Interest on borrowed money.....	9 00
	<hr/>
	\$214,245 37
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$2,834 82
Subscriptions on shares (installment).....	47,221 00
Money borrowed.....	20,500 00
Mortgages redeemed.....	46,200 00
Other loans redeemed.....	5,900 00
Interest received.....	11,400 62
Fines received.....	346 81
Initiation, entrance or membership fees.....	257 25
Transfer fees.....	6 90
	<hr/>
	\$134,667 40
	<hr/> <hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$82,800 00
Loaned on other securities.....	8,700 00
Paid on withdrawals, dues.....	19,789 00
Paid on withdrawals, dividends.....	3,418 02
Salaries.....	800 00
Advertising and printing.....	146 50
Rent.....	82 83
Money borrowed, repaid.....	17,500 00
Interest on same.....	74 66
Furniture and fixtures.....	10 00
State banking department.....	231 28
Stationery.....	12 00
Postage.....	12 00
Membership dues, State league.....	5 00
Cash on hand.....	1,086 11
	<hr/>
	\$134,667 40
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest.....	\$11,400 62
Interest earned and unpaid.....	122 00
Fines.....	392 61
Fines accrued and unpaid.....	77 51
Transfer fees.....	6 90
Pass-books and initiation, membership or share fee..	257 25
Pass-books and initiation, membership or share fee, due and unpaid.....	5 75
Profits on shares withdrawn.....	352 31
Undivided profits, 1895.....	84 06
	<hr/>
	\$12,699 01
	<hr/> <hr/>

Cr.

Dividends on stock (withdrawn).....	\$120 19
Interest on borrowed money (paid).....	74 66
Interest on borrowed money (due and unpaid).....	9 00
Expenses (paid).....	1,344 61
Expenses (accrued and unpaid).....	112 50
Net earnings.....	11,038 05
	<hr/>
	\$12,699 01
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Is the plan of your association permanent, serial or terminating?
Serial.

What is the par value of stock per share (matured)? \$200.

Are your installment payments weekly or monthly; what
amount per share? Monthly; \$1.

How many shares were issued during the year 1895? 1,052.
How many shares were withdrawn during the year? 554.

How many borrowing members have you? 173. Give total
number of shares now held by them: 1,254.

How many non-borrowing members have you? 299. Give total
number of shares now held by them: 2,760.

How many female shareholders? 177. How many shares now
held by them? 1,232.

What rate of interest is paid by borrowing member? 6 per cent.

Is your admission or membership fee per share or per member?
Per share. How much? 25 cents.

Total amount of admission fees paid by new members during year: \$257.25.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? No.

State total operating expenses for the year: \$1,456.11.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	WILLIAM N. EASTABROOK.....	Elmira, N. Y.
<i>Secretary</i>	HARRY M. CLARKE.....	Elmira, N. Y.
<i>Treasurer</i>	DAVID M. PRATT.....	Elmira, N. Y.
<i>Attorney</i>	BOYD McDOWELL.....	Elmira, N. Y.

ELMIRA MUTUAL BUILDING LOAN ASSOCIATION.

No. 159 Lake Street, Elmira, N. Y.

[Organized under Laws of 1892. Commenced business 1893.]

ASSETS.

Loans on bond and mortgage (face value).....	\$251,650 00
Loans on other securities.....	1,419 50
Real estate (foreclosure).....	421 73
Cash on hand and in bank.....	10,008 47
Furniture and fixtures.....	612 20
Interest and premium due and unpaid.....	345 34
Taxes and insurance.....	8 25
Sundry account.....	32 00

\$264,497 49

LIABILITIES.

Due shareholders, due installments paid.....	\$164,220 75
Due shareholders, installments paid in advance....	30,421 50
Balance to be paid out on loans made.....	7,375 00
Undivided earnings.....	26,051 00
Expense fund.....	28,322 93
Sundry accounts.....	106 31
Due directors.....	8,000 00

\$264,497 49

RECEIPTS.

Cash on hand January 1, 1895.....	\$24,501 22
Subscription on shares.....	137,618 38
Mortgages redeemed.....	34,750 00
Other loans redeemed.....	2,676 50
Premiums received.....	10,562 54
Interest received.....	10,562 55
Fines received.....	194 57
Transfer fees.....	30 50
Taxes and insurance.....	111 34
Sundry accounts.....	82 52
Expense fund.....	42,280 33
	<hr/>
	\$263,370 45
	<hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$142,200 00
Loaned on other securities.....	3,045 00
Paid on withdrawals, dues.....	67,429 76
Paid on withdrawals, dividends.....	3,261 53
Salaries.....	5,948 57
Advertising.....	27 00
Rent.....	257 50
Taxes and insurance.....	76 15
Interest on borrowed money.....	516 00
Returned to directors.....	4,000 00
Real estate.....	421 73
Telegrams, postage and express.....	360 87
Books and supplies.....	399 19
Traveling expenses.....	310 85
Sundry expenses.....	1,410 62
Collection and exchanges.....	2,395 83
Expense fund.....	21,301 38
Cash on hand.....	10,008 47
	<hr/>
	\$263,370 45
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EARNINGS ACCOUNT.

Dr.

Interest.....	\$10,279 27
Premium.....	10,279 28

Fines.....	\$194 57
Transfer fees.....	30 50
	<hr/>
	\$20,783 62
	<hr/>

Cr.

Dividends on stock.....	\$3,268 20
Interest on borrowed money.....	516 00
Sundry charges.....	64 50
Balance for year.....	16,934 92
	<hr/>
	\$20,783 62
	<hr/>

Is the plan of your association permanent, serial or terminating?
Serial.

What is the par value of stock per share (matured)? \$100.

Are your installment payments weekly or monthly; what amount per share? Monthly; 40 cents, class A; \$1, class B.

How many shares were issued during the year 1895? 17,561.

How many shares were withdrawn during the year? 23,244.

How many borrowing members have you? 295. Give total number of shares now held by them: 2,914.

How many non-borrowing members have you? 3,714. Give total number of shares now held by them: 33,681.

How many female shareholders? 804. How many shares now held by them? 6,397.

What rate of interest is paid by borrowing member? 5 per cent.

Is your admission or membership fee per share or per member? Per share. How much? 50 cents in class A; \$1 in class B.

Total amount of admission fees paid by new members during year: Fees paid to agents as compensation.

What premium plan do you follow: installment or gross or premium interest? Premium interest.

Have you an expense fund? Yes. Of what does it consist? One-tenth of 1 per cent. per month per share of par value of stock. Give total amount of expense fund received during year: \$42,280.33. Give balance on hand of expense fund December 31, 1895: \$28,322.93.

State total operating expenses for the year: \$11,626.43.

How many foreclosures did you have in 1895? One.

Officers.	Names.	Post-office address.
<i>President</i>	D. R. PRATT.....	Elmira, N. Y.
<i>Secretary</i>	J. MONROE SHOEMAKER.....	Elmira, N. Y.
<i>Treasurer</i>	M. H. ARNOT.....	Elmira, N. Y.
<i>Attorney</i>	BACON & ALDRIDGE.....	Elmira, N. Y.

CHENANGO COUNTY.

CHENANGO CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.

Norwich, N. Y.

[Organized under Laws of 1887. Commenced business 1888.]

ASSETS.

Loans on bond and mortgage (face value).....	\$84,950 00
Loans on other securities (shares).....	4,733 00
Cash on hand and in bank.....	8 39
Inventory, safe, books, etc.....	265 00
	<hr/>
	\$89,956 39
	<hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$63,346 00
Due shareholders, installments paid in advance.....	5,833 00
Due shareholders, earnings credited.....	12,231 65
Borrowed money.....	900 00
Balance to be paid out on loans made.....	2,306 38
Undivided earnings.....	5,124 86
Due shareholders, membership fees.....	214 50
	<hr/>
	\$89,956 39
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$1,622 87
Subscriptions on shares (installment).....	19,553 00
Money borrowed.....	3,100 00
Mortgages redeemed.....	2,750 00
Other loans redeemed (shares).....	4,401 00
Interest received.....	4,094 06

Fines received.	169 15
Initiation, entrance or membership fees.	38 00
Pass-books	10 20
	<hr/>
	\$35,738 28
	<hr/>

DISBURSEMENTS.

Loaned on mortgage.	\$17,671 62
Loaned on other securities (shares).	5,117 00
Paid on withdrawals, dues.	9,405 00
Paid on withdrawals, dividends.	735 39
Salaries.	287 04
Printing.	16 25
Rent.	9 00
Borrowed money repaid.	2,200 00
Interest on advance dues.	228 56
Interest on borrowed money.	11 00
Stationery and postage.	15 04
Banking department.	33 99
Cash on hand.	8 39
	<hr/>
	\$35,738 28
	<hr/>

EARNINGS ACCOUNT.

Dr.

Interest.	\$4,094 06
Premium (earned).	948 69
Fines.	169 15
Pass-books	10 20
Fees on shares withdrawn.	28 50
	<hr/>
	\$5,250 60
	<hr/>

Cr.

Dividends on stock.	\$3,914 33
Interest on borrowed money.	11 00
Expenses.	361 32
Interest on withdrawals.	735 39
Interest on advance dues.	228 56
	<hr/>
	\$5,250 60
	<hr/>

Is the plan of your association permanent, serial or terminating?
Serial.

What is the par value of stock per share (matured)? \$200.

Are your installment payments weekly or monthly; what amount per share? Monthly; \$1.

How many shares were issued during the year 1895? 431.

How many shares were withdrawn during the year? 319.

How many borrowing members have you? 109. Give total number of shares now held by them: 589.

How many non-borrowing members have you? 207. Give total number of shares now held by them: 1,125.

How many female shareholders? 122. How many shares now held by them? 537.

What rate of interest is paid by borrowing member? 6 per cent.

Is your admission or membership fee per share or per member? Per member. How much? 50 cents.

Total amount of admission fees paid by new members during year: \$38; association direct.

What premium plan do you follow: installment or gross or premium interest? Gross deducting.

Have you an expense fund? No.

State total operating expenses for the year: \$361.32.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	GEO. A. THOMAS.....	Norwich, N. Y.
<i>Secretary</i>	GEO. H. MAHAN.....	Norwich, N. Y.
<i>Treasurer</i>	CHARLES H. STANTON.....	Norwich, N. Y.

COLUMBIA COUNTY.

HUDSON BUILDING AND LOAN ASSOCIATION.

Hudson, N. Y.

[Organized under Laws of 1851. Commenced business 1876.]

ASSETS.

Loans on bond and mortgage (face value).....	\$163,200 00
Loans on other securities.....	6,835 00
Cash on hand and in bank.....	12,891 11
Installments due and unpaid.....	708 94
Interest due January, 1896.....	571 20
	<hr/>
	\$184,206 25
	<hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$152,124 00
Due shareholders, earnings credited.....	32,082 25
	<hr/>
	\$184,206 25
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$15,015 02
Subscriptions on shares (installment).....	27,254 00
Mortgages redeemed.....	18,800 00
Other loans redeemed.....	2,140 00
Premiums received.....	1,830 06
Interest received.....	7,204 50
Fines received.....	23 27
Initiation, entrance or membership fees.....	10 00
Insurance.....	5 50
Sale of real estate.....	1,100 00
	<hr/>
	\$73,382 35
	<hr/> <hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$19,100 00
Loaned on other securities.....	3,735 00
Paid on withdrawals, dues.....	30,437 00
Paid on withdrawals, dividends.....	6,499 46
Salaries.....	500 00
Advertising and printing.....	27 75
Rent.....	50 00
Superintendent banking department.....	98 18
Attorney and auditors.....	38 85
Insurance.....	5 00
Cash on hand.....	12,891 11
	<hr/>
	\$73,382 35
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest.....	\$7,084 23
Premium.....	1,800 91

Fines.....	\$20 74
Pass-books and initiation, membership or share fee..	10 00
	<hr/>
	\$8,915 88
	<hr/>

Cr.

Dividends on stock.....	\$8,061 10
Expenses.....	714 78
Stationery account.....	40 00
Paid sale real estate.....	100 00
	<hr/>
	\$8,915 88
	<hr/>

Is the plan of your association permanent, serial or terminating?
Serial.

What is the par value of stock per share (matured)? \$200.

Are your installment payments weekly or monthly; what amount per share? Monthly; \$1.

How many shares were issued during the year 1895? 102.

How many shares were withdrawn during the year? 412.

How many borrowing members have you? 125. Give total number of shares now held by them: 864.

How many non-borrowing members have you? 227. Give total number of shares now held by them: 1,360.

How many female shareholders? 130. How many shares now held by them? 689.

What rate of interest is paid by borrowing member? 4 1-5 per cent.

Is your admission or membership fee per share or per member? Per member. How much? \$1.

Total amount of admission fees paid by new members during year: \$10.

What premium plan do you follow: installment or gross or premium interest? Installment.

Have you an expense fund? No.

State total operating expenses for the year: \$714.78.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	CHARLES W. MACY.....	Hudson, N. Y.
<i>Secretary</i>	GRANVILLE HILLS.....	Hudson, N. Y.
<i>Treasurer</i>	FRED. S. HALLENBECK.....	Hudson, N. Y.
<i>Attorney</i>	CLAUDIUS ROCKEFELLER....	Hudson, N. Y.

STUYVESANT FALLS BUILDING AND LOAN ASSOCIATION.

Stuyvesant Falls, N. Y.

[Organized under Laws of 1851. Commenced business 1881.]

ASSETS.

Loans on bond and mortgage (face value).....	\$4,795 00
Cash on hand and in bank.....	301 23
Loan on stock.....	56 00
Books, stamp, blank bonds and mortgages.....	45 34
	<hr/>
	\$5,197 57
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LIABILITIES.

Due shareholders, due installments paid.....	\$4,003 00
Due shareholders, earnings credited.....	1,194 57
	<hr/>
	\$5,197 57
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$3 53
Subscriptions on shares (installment).....	1,015 00
Interest received.....	288 47
Fines received.....	1 20
From transfers.....	1 00
	<hr/>
	\$1,309 20
	<hr/>

DISBURSEMENTS.

Paid on withdrawals, dues.....	\$130 00
Paid on withdrawals, dividends.....	6 81
Salaries.....	20 00
Advertising and printing.....	3 50
Bank tax.....	65
Examining fee.....	2 00
Paid note.....	790 00
Interest on note.....	51 81
Attorney's fees.....	3 00
Postage.....	20
Cash on hand.....	301 23
	<hr/>
	\$1,309 20
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EARNINGS ACCOUNT.

Dr.

Interest	\$288 47
Fines.	1 20
Transfer fees.....	1 00
	<hr/>
	\$290 67
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Cr.

Dividends on stock (credited).....	\$259 45
Interest on borrowed money.....	51 81
Salary of secretary.....	20 00
Dividends on withdrawals.....	6 81
Taxed by banking department.....	65
Examiners' fees.....	2 00
Postage.....	20
Printing annual report.....	3 50
Attorney's fees.	3 00
	<hr/>
	\$347 42
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating?
Serial.

- What is the par value of stock per share (matured)? \$200.
- Are your installment payments weekly or monthly; what amount per share? Monthly; \$1.
- How many shares were issued during the year 1895? 3. How many shares were withdrawn during the year? 9.
- How many borrowing members have you? 7. Give total number of shares now held by them: 30.
- How many non-borrowing members have you? 10. Give total number of shares now held by them: 49.
- How many female shareholders? 2. How many shares now held by them? 6.
- What rate of interest is paid by borrowing member? 6 per cent.
- Is your admission or membership fee per share or per member? Per member. How much? \$1.
- What premium plan do you follow: installment or gross or premium interest? Not any.

Have you an expense fund? No.

State total operating expenses for the year: \$87.97.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	MATTHEW CONNOR.....	Stuyvesant Falls.
<i>Secretary</i>	FERDINAND RITZ.....	Stuyvesant Falls.
<i>Treasurer</i>	SIMEON ALLEN.....	Stuyvesant Falls.
<i>Attorney</i>	ALONZO H. FARRAR.....	Kinderhook.

CORTLAND COUNTY.

CENTURY CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.

Marathon, N. Y.

[Organized under Laws of 1892. Commenced business 1895.]

ASSETS.

Loans on bond and mortgage (face value).....	\$3,925 00
Loans on other securities.....	80 00
Cash on hand and in bank.....	234 76
Furniture and fixtures.....	10 00
	<hr/>
	\$4,249 76
	<hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$2,923 35
Due shareholders, earnings credited.....	55 38
Borrowed money.....	1,000 00
Undivided earnings.....	271 03
	<hr/>
	\$4,249 76
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RECEIPTS.

Subscriptions on shares (installment).....	\$3,371 25
Money borrowed.....	2,600 00
Premiums received.....	86 91
Interest received.....	173 72
Fines received.....	40
Initiation, entrance or membership fees.....	73 50
Attorney's fees.....	51 43

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Insurance.	\$6 40
Transfer fees.	2 25
	<hr/>
	\$6,365 86
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DISBURSEMENTS.

Loaned on mortgage.	\$3,925 00
Loaned on other securities.	80 00
Paid on withdrawals, dues.	164 36
Interest on temporary loans.	46 47
Advertising and printing.	169 89
Traveling expenses.	34 18
Entrance fees returned.	1 25
Money borrowed, repaid.	1,600 00
Attorney's fees.	51 43
Insurance	6 40
Exchange	3 20
Legal expenses.	2 50
Furniture	10 00
Sundries	36 42
Cash on hand.	234 76
	<hr/>
	\$6,365 86
	<hr/>

EARNINGS ACCOUNT.

Dr.

Interest	\$173 72
Premium	86 91
Fines	40
Transfer fees.	2 25
Pass-books and initiation, membership or share fee. .	73 50
Expense fund (series B).	212 64
Expense fund (series A).	70 90
	<hr/>
	\$620 32
	<hr/>

Cr.

Dividends on stock.	\$55 38
Interest on borrowed money.	46 47
Advertising and printing.	169 89
Traveling expenses.	34 18

Entrance fees returned.	\$1 25
Exchange.	3 20
Legal expenses.	2 50
Sundries.	36 42
Undivided profits.	271 03
	<hr/>
	\$620 32
	<hr/>

Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$100.

Are your installment payments weekly or monthly; what amount per share? Monthly; series A, 50 cents; series B, \$1.

How many shares were issued during the year 1895? 446. How many shares were withdrawn during the year? 44.

How many borrowing members have you? 7. Give total number of shares now held by them: 54.

How many non-borrowing members have you? 60. Give total number of shares now held by them: 348.

How many female shareholders? 18. How many shares now held by them? 51.

What rate of interest is paid by borrowing member? 6 per cent. and 3 per cent. premium.

Is your admission or membership fee per share or per member? Per share. How much? 25 cents.

Total amount of admission fees paid by new members during year: \$73.50; association direct.

What premium plan do you follow: installment or gross or premium interest? Installment.

Have you an expense fund? Yes. Of what does it consist? 8 cents per month per share on series B; 5 cents per month per share on series A. Give total amount of expense fund received during year: \$357.04. Give balance on hand of expense fund December 31, 1895: \$109.60.

State total operating expenses for the year? \$247.44.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	F. H. SWIFT.	Marathon, N. Y.
<i>Secretary</i>	JAMES W. JONES.	Marathon, N. Y.
<i>Treasurer</i>	C. J. TARBLE.	Killawog, N. Y.
<i>Attorney</i>	MILO C. PAIGE.	Lisle, N. Y.

DUTCHESS COUNTY.

HOME CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.

Poughkeepsie, N. Y.

[Reorganized under Laws of 1894. Commenced business 1888.]

ASSETS.

Loans on bond and mortgage (face value).....	\$121,200 00
Loans on other securities.....	8,600 00
Cash on hand and in bank.....	669 96
Furniture and fixtures.....	249 57
Installments due and unpaid.....	137 77
December interest, payable in January.....	649 00
Interest accrued and unpaid.....	141 47
Fines accrued and unpaid.....	65 92
	<hr/>
	\$131,713 69
	<hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$106,292 00
Due shareholders, installments paid in advance.....	48 25
Due shareholders, earnings credited.....	24,658 91
Undivided earnings.....	713 53
Interest paid in advance.....	1 00
	<hr/>
	\$131,713 69
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$6,734 30
Subscriptions on shares (installment).....	23,988 15
Mortgages redeemed.....	14,202 67
Other loans redeemed.....	2,600 00
Interest received.....	7,160 32
Fines received.....	150 28
Initiation, entrance or membership fees.....	87 75
Transfer fees.....	75
New book issued.....	10
	<hr/>
	\$54,924 32
	<hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$33,675 17
Loaned on other securities.....	4,550 00
Paid on withdrawals, dues.....	13,667 85
Paid on withdrawals, dividends.....	1,698 61
Salaries.....	300 00
Advertising and printing.....	64 45
Rent.	30 00
Safe, books, etc.....	159 00
Interest refunded.....	10 00
Rent of safe deposit.....	12 00
Delegate expenses.....	19 20
Expense of reincorporation.....	35 00
Assessment banking department.....	15 21
Sundries.	17 87
Cash on hand.....	669 96
	<hr/>
	\$54,924 32
	<hr/>

EARNINGS ACCOUNT.

Dr.

Interest.....	\$7,342 89
Fines.....	196 23
Transfer fees.....	75
Pass-books and initiation, membership or share fee..	87 25
Withdrawal profit.....	1,081 68
	<hr/>
	\$8,708 80
	<hr/>

Cr.

Dividends on stock.....	\$8,168 40
Expenses.	540 40
	<hr/>
	\$8,708 80
	<hr/>

Is the plan of your association permanent, serial or terminating?
Serial.

What is the par value of stock per share (matured)? \$200.

Are your installment payments weekly or monthly; what
amount per share? Monthly; \$1.

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How many shares were issued during the year 1895? 351.
How many shares were withdrawn during the year? 263½.

How many borrowing members have you? 104. Give total number of shares now held by them: 863.

How many non-borrowing members have you? 198. Give total number of shares now held by them: 1,097.

How many female shareholders? 93. How many shares now held by them? 553.

What rate of interest is paid by borrowing member? 6 per cent.

Is your admission or membership fee per share or per member? Per share. How much? 25 cents.

Total amount of admission fees paid by new members during year: \$87.75; association direct.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? No.

State total operating expenses for the year: \$493.63.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	JAMES H. WARD.....	Poughkeepsie, N. Y.
<i>Secretary</i>	GEORGE W. POLK.....	Poughkeepsie, N. Y.
<i>Treasurer</i>	GUILFORD DUDLEY.....	Poughkeepsie, N. Y.
<i>Attorney</i>	JOHN J. MYLOD.....	Poughkeepsie, N. Y.

ERIE COUNTY.

ALBNA PERMANENT SAVINGS AND LOAN ASSOCIATION.

No. 123 Seventeenth Street, Buffalo, N. Y.

[Organized under Laws of 1851. Commenced business 1889.]

ASSETS.

Loans on bond and mortgage (face value).....	\$17,810 00
Cash on hand and in bank.....	2,276 24
Furniture and fixtures.....	49 68
	<hr/>
	\$20,135 92
	<hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$16,720 90
Due shareholders, installments paid in advance....	14 50
Due shareholders, earnings credited.....	433 90
Undivided earnings.....	688 53
Earnings not credited (surplus).....	2,278 09
	<hr/>
	\$20,135 92
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$1,307 89
Subscriptions on shares (installment).....	7,677 50
Mortgages redeemed.....	3,975 50
Premiums received.....	680 00
Interest received.....	929 55
Fines received.....	26 20
Initiation, entrance or membership fees.....	110 00
Transfer fees.....	1 00
Bank interest.....	49 15
	<hr/>
	\$14,756 79
	<hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$8,840 00
Paid on withdrawals, dues.....	3,023 00
Paid on withdrawals, dividends.....	224 40
Salaries.....	233 00
Advertising and printing.....	58 40
Rent.....	62 62
Furniture and fixtures.....	37 18
Banking department.....	1 95
Cash on hand.....	2,276 24
	<hr/>
	\$14,756 79
	<hr/>

EARNINGS ACCOUNT.

Dr.

Interest.....	\$929 55
Premium.....	680 00

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Fines.....	\$26 20
Transfer fees.....	1 00
Pass-books and initiation, membership or share fee..	110 00
Bank interest.....	49 15
Withdrawn shares.....	224 50
	<hr/>
	\$2,020 40
	<hr/> <hr/>

Cr.

Dividends on stock.....	\$975 90
Rent.....	62 62
Salaries.....	233 00
Printing.....	58 40
Banking department.....	1 95
Surplus profit (not divided).....	688 53
	<hr/>
	\$2,020 40
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating?
Serial; every six months.

What is the par value of stock per share (matured)? \$130.

Are your installment payments weekly or monthly; what amount per share? Weekly; 25 cents.

How many shares were issued during the year 1895? 440.
How many shares were withdrawn during the year? 163.

How many borrowing members have you? 16. Give total number of shares now held by them: 164.

How many non-borrowing members have you? 85. Give total number of shares now held by them: 645.

How many female shareholders? 36. How many shares now held by them? 184.

What rate of interest is paid by borrowing member? 15 cents per share per week.

Is your admission or membership fee per share or per member? Per share. How much? 25 cents.

Total amount of admission fees paid by new members during year: \$92.50.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? No.

State total operating expenses for the year: \$355.97.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	ERVINE DODD .....	.....
<i>Secretary</i>	WM. E. SHIFFERENS.....	14 Seventeenth street.
<i>Treasurer</i>	HERMAN SCHEER.....	Vermont and Brayton sts.
<i>Attorney</i>	GEORGE B. BURD.....	23 City Bank Building.

AMHERST SAVINGS AND AID ASSOCIATION.

Buffalo, N. Y.

[Organized under Laws of 1851. Commenced business 1890.]

ASSETS.

Loans on bond and mortgage (face value).....	\$20,560 00
Loans on other securities.....	5,280 00
Cash on hand and in bank.....	2,482 32
Installments due and unpaid.....	109 25
	<u>\$28,431 57</u>

LIABILITIES.

Due shareholders, due installments paid.....	\$22,453 75
Due shareholders, installments paid in advance....	4 75
Balance to be paid out on loans made.....	520 00
Undivided earnings.....	5,453 07
	<u>\$28,431 57</u>

RECEIPTS.

Cash on hand January 1, 1895.....	\$1,377 74
Subscriptions on shares (installment).....	3,990 75
Premiums received.....	200 00
Interest received.....	1,344 45
Fines.....	8 00
	<u>\$6,920 94</u>

DISBURSEMENTS.

Loaned on mortgage.....	\$2,600 00
Loaned on other securities.....	1,560 00
Paid on withdrawals, dues.....	128 50
Paid on withdrawals, dividends.....	2 50
Salaries.....	104 00
Advertising and printing.....	2 00
Rent.....	10 00
Banking department (assessment).....	3 12
Banking department (examining books).....	25 00
Gas burner.....	3 50
Cash on hand.....	2,482 32
	<hr/>
	\$6,920 94
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest.....	\$1,344 45
Premium.....	200 00
Fines.....	8 00
	<hr/>
	\$1,552 45
	<hr/> <hr/>

Cr.

Dividends on stock.....	\$2 50
Expenses.....	147 62
Net earnings.....	1,402 33
	<hr/>
	\$1,552 45
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating?
Terminating.

What is the par value of stock per share (matured)? \$130.

Are your installment payments weekly or monthly; what amount per share? Weekly; 25 cents.

How many shares were issued during the year 1895? 1. How many shares were withdrawn during the year? 2.

How many borrowing members have you? 31. Give total number of shares now held by them: 249.

How many non-borrowing members have you? 15. Give total number of shares now held by them: 61.

How many female shareholders? 19. How many shares now held by them? 92.

What rate of interest is paid by borrowing member? 15 cents per share per week.

Is your admission or membership fee per share or per member? Per share. How much? 25 cents.

Total amount of admission fees paid by new members during year: None.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? No.

State total operating expenses for the year: \$147.62.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	O. S. THORNTON.....	320 Dearborn street.
<i>Secretary</i>	WM. F. ALLMAN.....	66 Auburn avenue.
<i>Treasurer</i>	WM. H. BRADISH.....	162 Dearborn street.
<i>Attorney</i>	GEO. B. BURD.....	Austin street.

BAVARIA MUTUAL PERMANENT SAVINGS AND LOAN ASSOCIATION.

No. 605 Jefferson Street, Buffalo, N. Y.

[Organized under Laws of 1851. Commenced business 1888.]

ASSETS.

Loans on bond and mortgage (face value).....	\$2,466 25
Cash on hand and in bank.....	535 34
	<u>\$3,001 59</u>

LIABILITIES.

Due shareholders, due installments paid.....	\$2,840 25
Due shareholders, earnings credited.....	110 38
Surplus.....	50 96
	<u>\$3,001 59</u>

RECEIPTS.

Cash on hand January 1, 1895.....	\$54 42
Subscriptions on shares (installment).....	2,415 50
Mortgages redeemed.....	1,532 77
Interest received.....	53 25
Initiation, entrance or membership fees.....	78 50
	<hr/>
	\$4,134 44
	<hr/>

DISBURSEMENTS.

Paid on withdrawals, dues.....	\$3,372 00
Paid on withdrawals, dividends.....	110 40
Salaries.....	97 25
Attorney.....	6 00
Banking department.....	13 45
Cash on hand.....	535 34
	<hr/>
	\$4,134 44
	<hr/>

EARNINGS ACCOUNT.

Dr.

Interest.....	\$53 25
Pass-books and initiation, membership or share fee..	78 50
	<hr/>
	\$131 75
	<hr/>

Cr.

Dividends on stock.....	\$9 96
Expenses.....	117 70
	<hr/>
	\$127 66
	<hr/>

Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$100.

Are your installment payments weekly or monthly; what amount per share? Weekly; 25 cents.

How many shares were issued during the year 1895? 314. How many shares were withdrawn during the year? 446.

How many borrowing members have you? 3. Give total number of shares now held by them: 23.

How many non-borrowing members have you? 30. Give total number of shares now held by them: 169.

How many female shareholders? 5. How many shares now held by them? 21.

What rate of interest is paid by borrowing member? 4 per cent.

Is your admission or membership fee per share or per member? Per share. How much? 25 cents.

Total amount of admission fees paid by new members during year: \$78.50.

What premium plan do you follow: installment or gross or premium interest? Premium interest.

Have you an expense fund? No.

State total operating expenses for the year: \$117.70.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	GUSTAV HANUS.....	599 Jefferson street.
<i>Secretary</i>	JACOB F. ZUBLER.....	19 Cypress street.
<i>Treasurer</i>	ANDREW HUELZ.....	452 Adam street.
<i>Attorney</i>	FRANK J. BISSING.....	208 Broadway.

BLACK ROCK MUTUAL HOME AND SAVINGS ASSOCIATION.

No. 206 Dearborn Street, Buffalo, N. Y.

[Organized under Laws of 1851. Commenced business 1890.]

ASSETS.

Loans on bond and mortgage (face value).....	\$27,820 00
Cash on hand and in bank.....	3,718 98
	<hr/>
	\$31,538 98
	<hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$27,776 00
Due shareholders, installments paid in advance....	104 00
Due shareholders, earnings credited.....	3,055 12
Undivided earnings.....	603 86
	<hr/>
	\$31,538 98
	<hr/>

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RECEIPTS.

Cash on hand January 1, 1895.....	\$2,854 83
Subscriptions on shares (installment).....	30,134 93
Mortgages redeemed.....	7,150 00
Premiums received.....	622 53
Interest received.....	1,411 65
Fines received.....	48 75
Initiation, entrance or membership fees.....	239 45
Transfer fee.....	2 50
	<hr/>
	\$42,464 64

DISBURSEMENTS.

Loaned on mortgage.....	\$15,470 00
Paid on withdrawals, dues.....	22,200 93
Paid on withdrawals, dividends.....	467 79
Salaries.....	491 45
Advertising and printing.....	35 50
Rent.....	10 00
Books, etc.....	36 00
Office and fixtures.....	31 00
Banking department.....	2 99
Cash on hand.....	3,718 98
	<hr/>
	\$42,464 64

EARNINGS ACCOUNT.

Dr.

Interest.....	\$1,411 65
Premium.....	622 53
Fines.....	48 75
Transfer fees.....	2 50
Pass-books and initiation, membership or share fee..	239 45
	<hr/>
	\$2,324 88

Cr.

Dividends on stock.....	\$1,536 72
Expenses.....	115 49
Salaries.....	491 45
	<hr/>
	\$2,143 66

Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$130.

Are your installment payments weekly or monthly; what amount per share? Weekly; 25 cents.

How many shares were issued during the year 1895? 893.
How many shares were withdrawn during the year? 451.

How many borrowing members have you? 28. Give total number of shares now held by them: 235.

How many non-borrowing members have you? 231. Give total number of shares now held by them: 1,693.

How many female shareholders? 55. How many shares now held by them? 358.

What rate of interest is paid by borrowing member? 6 per cent., or 15 cents per share.

Is your admission or membership fee per share or per member? Per share. How much? 25 cents.

Total amount of admission fees paid by new members during year: \$223.25; to association.

What premium plan do you follow: installment or gross or premium interest? Installment.

Have you an expense fund? No.

State total operating expenses for the year: \$606.94.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	EDWARD D. BOECK.....	528 Amherst street.
<i>Secretary</i>	LOUIS G. FETES.....	85 Hertle avenue.
<i>Treasurer</i>	FRANK X. ARGUS.....	1918 Niagara street.
<i>Attorney</i>	DAVID SHEPHERD.....	1826 Niagara street.

BUFFALO PERMANENT MUTUAL LOAN ASSOCIATION, No. 2.

No. 300 Pine Street, Buffalo, N. Y.

[Organized under Laws of 1851. Commenced business 1881.]

ASSETS.

Loans on bond and mortgage (face value).....	\$30,834 00
Cash on hand and in bank.....	7,066 87
	<hr/>
	\$37,900 87
	<hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$32,357 95
Due shareholders, earnings credited.....	3,707 79
Undivided earnings.....	1,609 85
Suspense account.....	21 47
Reserve fund.....	203 81
	<hr/>
	\$37,900 87
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$8,277 50
Subscriptions on shares (installment).....	16,961 50
Premiums received.....	420 00
Interest received.....	1,442 35
Initiation, entrance or membership fee.....	104 00
	<hr/>
	\$27,205 35
	<hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$7,000 00
Paid on withdrawals, dues.....	10,385 50
Paid on withdrawals, dividends.....	2,396 48
Salaries.....	356 50
Cash on hand.....	7,066 87
	<hr/>
	\$27,205 35
	<hr/>

EARNINGS ACCOUNT.

Dr.

Interest.....	\$1,442 35
Premium.....	420 00
Pass-books and initiation, membership or share fee..	104 00
	<hr/>
	\$1,966 35
	<hr/>

Cr.

Expenses.....	\$356 50
	<hr/>

Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$200.

Are your installment payments weekly or monthly; what amount per share? Weekly; 50 cents.

How many shares were issued during the year 1895? 208. How many shares were withdrawn during the year? 172.

How many borrowing members have you? 20. Give total number of shares now held by them: 134.

How many non-borrowing members have you? 98. Give total number of shares now held by them: 503.

How many female shareholders? 32. How many shares now held by them? 117.

What rate of interest is paid by borrowing member? 6 per cent.

Is your admission or membership fee per share or per member? Per share. How much? 50 cents.

Total amount of admission fees paid by new members during year: \$56.50.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? No.

State total operating expenses for the year: \$356.50.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	JOSEPH GALLWITZER.....	96 Walnut street.
<i>Secretary</i>	JULIUS DEITZ.....	34 Milnot street.
<i>Treasurer</i>	JOHN H. TREHAAR.....	359 Clinton street.
<i>Attorney</i>	FRANK J. BISSING.....	208 Broadway.

BUFFALO PLAINS LOAN AND AID ASSOCIATION.

No. 264 East Utica Street, Buffalo, N. Y.

[Organized under Laws of 1851. Commenced business 1879.]

ASSETS.

Loans on bond and mortgage (face value).....	\$1,000 00
Cash on hand and in bank.....	78 42
Furniture and fixtures.....	40 00
	<hr/>
	\$1,118 42
	<hr/> <hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$1,046 50
Due shareholders, earnings credited.....	22 31
Undivided earnings.....	49 61
	<hr/>
	\$1,118 42
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$90 74
Subscriptions on shares (installment).....	1,965 68
Mortgages redeemed.....	300 00
Interest received.....	71 04
Fines received.....	50
Initiation, entrance or membership fees.....	49 25
	<hr/>
	\$2,477 21
	<hr/> <hr/>

DISBURSEMENTS.

Paid on withdrawals, dues.....	\$2,273 00
Paid on withdrawals, dividends.....	22 78
Salaries.....	70 29
Advertising, printing and stationery.....	19 30
Banking department.....	13 17
Notary.....	25
Cash on hand.....	78 42
	<hr/>
	\$2,477 21
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest.....	\$71 04
Fines.....	50
Pass-books and initiation, membership or share fee..	49 25
	<hr/>
	\$120 79
	<hr/> <hr/>

Cr.

Dividends on stock.....	\$22 31
Expenses.....	94 72
	<hr/>
	\$117 03
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$100.

Are your installment payments weekly or monthly; what amount per share? Weekly; 25 cents.

How many shares were issued during the year 1895? 197. How many shares were withdrawn during the year? 254.

How many borrowing members have you? 1. Give total number of shares now held by them: 12.

How many non-borrowing members have you? 25. Give total number of shares now held by them: 132.

How many female shareholders? 8. How many shares now held by them? 26.

What rate of interest is paid by borrowing member? 6 per cent.

Is your admission or membership fee per share or per member? Per share. How much? 25 cents.

Total amount of admission fees paid by new members during year: \$49.25; to association.

What premium plan do you follow: installment or gross or premium interest? Fixed.

Have you an expense fund? No.

State total operating expenses for the year: \$65.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	HENRY F. DORST.....	341 Glenwood avenue.
<i>Secretary</i>	GEO. J. LAMBRIX.....	251 Glenwood avenue.
<i>Treasurer</i>	GUSTAVE MOHR.....	109 Laurel street.
<i>Attorney</i>	WM. J. VOLKER.....	179 North Pearl street.

NOTE.— Closed since report was filed.

BUFFALO SAVINGS AND LOAN ASSOCIATION.

Buffalo, N. Y.

[Organized under Laws of 1892. Commenced business 1893.]

ASSETS.

Loans on bond and mortgage (face value).....	\$96,275 00
Loans on other securities.....	1,691 00

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Cash on hand and in bank.....	\$11,382 78
Furniture and fixtures.....	550 20
Installments due and unpaid.....	3,000 00
	<hr/>
	\$112,898 98
	<hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$104,354 33
Due shareholders, installments paid in advance....	771 47
Due shareholders, earnings credited.....	1,269 70
Undivided earnings.....	3,413 82
Dues in arrears.....	3,000 00
Expense fund.	89 66
	<hr/>
	\$112,898 98
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$5,473 43
Subscriptions on shares (installment).....	50,153 94
Subscriptions on shares (single-payment).....	39,706 00
Mortgages redeemed.....	15,666 90
Other loans redeemed.....	477 00
Premiums received.....	3,114 95
Interest received.....	3,893 73
Fines received.....	37 30
Initiation, entrance or membership fees.....	8,017 87
Expense fund (dues).....	6,465 47
	<hr/>
	\$133,006 59
	<hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$90,841 90
Loaned on other securities.....	1,636 00
Paid on withdrawals, dues.....	11,887 15
Paid on withdrawals, dividends.....	467 47
Salaries.....	3,060 00
Advertising and printing.....	853 20
Rent.	412 00
Furniture and fixtures.....	73 55

Commissions.	\$9,434 87
Sundry accounts.	683 25
Dividends paid C. D. stock.	2,274 42
Cash on hand.	11,382 78
	<hr/>
	\$133,006 59
	<hr/>

EARNINGS ACCOUNT.

Dr.

Interest.	\$3,893 73
Premium.	3,114 95
Fines.	37 30
Pass-books and initiation, membership fees.	8,017 87
Expense dues.	6,465 47
Brought forward, 1895.	66 36
	<hr/>
	\$21,595 68
	<hr/>

Cr.

Dividends on stock, earnings.	\$7,062 70
Expenses.	14,443 32
Cash on hand, expense fund.	89 66
	<hr/>
	\$21,595 68
	<hr/>

Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$100.

Are your installment payments weekly or monthly; what amount per share? Monthly; 60 cents, 80 cents, 35 cents and \$1.

How many shares were issued during the year 1895? 8,027.
How many shares were withdrawn during the year? About 2,019.

How many borrowing members have you? 125. Give total number of shares now held by them: 1,184½.

How many non-borrowing members have you? 1,108. Give total number of shares now held by them: 9,616.

How many female shareholders? 162. How many shares now held by them? 1,373.

What rate of interest is paid by borrowing member? 6 per cent.

Is your admission or membership fee per share or per member? Per member. How much? \$1.

Total amount of admission fees paid by new members during year: \$8,017.87.

What premium plan do you follow: installment or gross or premium interest? Premium interest.

Have you an expense fund? Yes. Of what does it consist? 96 cents per share per year and \$1 entrance fee or withdrawal fee. Give total amount of expense fund received during year: \$6,465.47, besides entrance fees. Give balance on hand of expense fund December 31, 1895: \$86.66.

State total operating expenses for the year: \$5,928.63, besides entrance fees.

How many foreclosures did you have in 1895? Six.

Officers.	Names.	Post-office address.
<i>President</i>	GEORGE WADSWORTH...	13½ East Swan street.
<i>Secretary</i>	H. C. WADSWORTH.....	13½ East Swan street.
<i>Treasurer</i>	JOSIAH JEWETT.....	Buffalo, N. Y.
<i>Attorney</i>	H. C. WADSWORTH.....	13½ East Swan street.

CARLTON STREET PERMANENT SAVINGS AND AID ASSOCIATION.

Buffalo, N. Y.

[Organized under Laws of 1851. Commenced business 1880.]

ASSETS.

Loans on bond and mortgage (face value).....	\$13,417 30
Cash on hand and in bank.....	1,270 28
Furniture and fixtures.....	50 00
	<hr/>
	\$14,737 58
	<hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$13,677 89
Due shareholders, earnings credited.....	604 16
Undivided earnings.....	9 93
Surplus.....	445 60
	<hr/>
	\$14,737 58
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$1,216 46
Subscriptions on shares (installment).....	17,000 08
Mortgages redeemed.....	2,174 75
Premiums received.....	90 64
Interest received.....	541 03
Fines received.....	19 35
Initiation, entrance or membership fees.....	467 75
Reserve fund.....	28 40
	<hr/>
	\$21,538 46
	<hr/> <hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$1,300 00
Paid on withdrawals, dues.....	17,708 75
Paid on withdrawals, dividends.....	780 08
Salaries.....	432 75
Advertising and printing.....	18 20
Banking department.....	28 40
Cash on hand.....	1,270 28
	<hr/>
	\$21,538 46
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest.....	\$541 03
Premium.....	90 64
Fines.....	19 35
Pass-books and initiation, membership or share fee..	467 75
	<hr/>
	\$1,118 77
	<hr/> <hr/>

Cr.

Expenses.....	\$479 35
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$100.

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Are your installment payments weekly or monthly; what amount per share? Weekly; 25 cents.

How many shares were issued during the year 1895? 1,871. How many shares were withdrawn during the year? 1,886.

How many borrowing members have you? 19. Give total number of shares now held by them: 140.

How many non-borrowing members have you? 171. Give total number of shares now held by them: 1,277.

How many female shareholders? 86. How many shares now held by them? 501.

What rate of interest is paid by borrowing member? 12 cents per share per week.

Is your admission or membership fee per share or per member? Per share. How much? 25 cents.

Total amount of admission fees paid by new members during year: \$72.75.

What premium plan do you follow: installment or gross or premium interest? Weekly installment.

Have you an expense fund? No.

State total operating expenses for the year: \$479.35.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	WM. ASCHBACHER.....	266 Carlton street.
<i>Secretary</i>	FRED. DIEBER.....	165 Peach street.
<i>Treasurer</i>	WM. SCHMIDT.....	306 Carlton street.

CENTRAL PERMANENT SAVINGS AND LOAN ASSOCIATION.

No. 692 Michigan Street, Buffalo, N. Y.

[Organized under Laws of 1851. Commenced business 1885.]

ASSETS.

Loans on bond and mortgage (face value).....	\$9,230 00
Cash on hand and in bank.....	333 24
	<hr/>
	\$9,563 24
	<hr/> <hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$9,006 85
Due shareholders, earnings credited.....	419 67
Undivided earnings.	136 72
	<hr/>
	\$9,563 24
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$941 58
Subscriptions on shares (installment).....	4,452 75
Mortgages redeemed.	260 00
Premiums received.	120 00
Interest received.	283 43
Fines received.	14 90
Initiation, entrance or membership fees.....	71 50
	<hr/>
	\$6,144 16
	<hr/>

DISBURSEMENTS.

Loaned on mortgage.	\$1,560 00
Paid on withdrawals, dues.....	3,864 25
Paid on withdrawals, dividends.....	142 87
Salaries.	218 80
Advertising and printing.	6 50
Rent.	13 00
Inspection committees.	5 50
Cash on hand.	333 24
	<hr/>
	\$6,144 16
	<hr/>

EARNINGS ACCOUNT.

Dr.

Interest.	\$283 43
Premium.	120 00
Fines.	14 90
Pass-books and initiation, membership or share fee,	71 50
Surplus January 1, 1895.	60 43
	<hr/>
	\$550 26
	<hr/>

Cr.

Dividends on stock.	\$169 74
Expenses.	243 80
Surplus December 31, 1895.....	136 72
	<hr/>
	\$550 26
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating? Permanent.

What is the par value of stock per share (matured)? \$130.

Are your installment payments weekly or monthly; what amount per share? Weekly; 25 cents.

How many shares were issued during the year 1895? 286.
How many shares were withdrawn during the year? 280.

How many borrowing members have you? 10. Give total number of shares now held by them: 76.

How many non-borrowing members have you? 44. Give total number of shares now held by them: 260.

How many female shareholders? 23. How many shares now held by them? 110.

What rate of interest is paid by borrowing member? 6 per cent.

Is your admission or membership fee per share or per member? Per share. How much? 25 cents.

Total amount of admission fees paid by new members during year: \$71.50.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? No.

State total operating expenses for the year: \$243.80.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	M. F. BIESINGER.....	135 Goodell street.
<i>Secretary</i>	R. E. BRAEUNLICH.....	163 Genesee street.
<i>Treasurer</i>	WM. C. WAGNER.....	189 Laurel street.

CLINTON MUTUAL SAVINGS AND LOAN ASSOCIATION.

No. 380 William Street, Buffalo, N. Y.

[Organized under Laws of 1851. Commenced business 1878.]

ASSETS.

Loans on bonds and mortgage (face value).....	\$330,144 75
Real estate (foreclosure).....	3,062 00
Cash on hand and in bank.....	22,415 05
Furniture and fixtures.....	530 55
Advance insurance and taxes.....	80 80
	<hr/>
	\$356,233 15
	<hr/> <hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$292,347 40
Due shareholders, earnings credited.....	44,636 22
Undivided earnings.....	19,249 53
	<hr/>
	\$356,233 15
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$23,869 27
Subscriptions on shares (installment).....	153,258 14
Mortgages redeemed.....	76,339 88
Premiums received.	7,164 75
Interest received.	18,670 43
Fines received.	199 32
Initiation, entrance or membership fees.....	1,497 00
Rent.	90 00
Advance insurance.	45 60
Profit and loss.....	108 13
	<hr/>
	\$281,242 52
	<hr/> <hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$86,970 00
Paid on withdrawals, dues.....	150,104 34
Paid on withdrawals, dividends.....	18,646 06

Salaries.	\$1,860 00
Rent.	216 00
Office expense.	159 30
Appraisal committee.	344 00
Banking Department and State tax.	135 87
Insurance.	7 20
Real estate.	62 00
Sundry expense.	80 70
Profit and loss.	242 00
Cash on hand.	22,415 05
	<hr/>
	\$281,242 52
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest.	\$18,670 43
Premium.	7,164 75
Fines.	199 32
Pass-books and initiation, membership or share fee.	1,497 00
Rent.	90 00
Profit and loss.	108 13
	<hr/>
	\$27,729 63
	<hr/> <hr/>

Cr.

Dividends on stock.	\$20,607 36
Salaries.	1,860 00
Rent.	216 00
Commissions.	344 00
Banking department and State tax.	135 87
Insurance.	7 20
Office expenses.	159 30
Sundry expenses.	80 70
Profit and loss.	242 00
	<hr/>
	\$23,652 43
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$130.

Are your installment payments weekly or monthly; what amount per share? Weekly; 25 cents.

How many shares were issued during the year 1895? 5,986.

How many shares were withdrawn during the year? 5,386.

How many borrowing members have you? 281. Give total number of shares now held by them: 2,652.

How many non-borrowing members have you? About 1,450. Give total number of shares now held by them: 8,326.

How many female shareholders? About 400. How many shares now held by them? About 2,000.

What rate of interest is paid by borrowing members? 6 per cent.

Is your admission or membership fee per share or per member? Per share. How much? 25 cents.

Total amount of admission fees by new members during year: \$1,497.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? No.

State total operating expenses for the year: \$2,587.07.

How many foreclosures did you have in 1895? 3.

Officers.	Names.	Post-office address.
<i>President</i>	FREDERICK GRAMLICH..	594 Clinton street.
<i>Fin. Secretary</i> ..	EDWARD JAUCH.....	380 William street.
<i>Treasurer</i>	EDWARD JAUCH.....	380 William street.
<i>Attorneys</i>	J. A. & J. J. STEIN...	50 Niagara street.

COLD SPRING PERMANENT SAVINGS AND LOAN ASSOCIATION.

No. 157 Best Street, Buffalo, N. Y.

[Organized under Laws of 1851. Commenced business 1890.]

ASSETS.

Loans on shares.	\$1,625 00
Real estate.	388 16

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Cash on hand and in bank.....	\$2 86
Furniture and fixtures.....	45 00
	<hr/>
	\$2,061 02
	<hr/> <hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$1,984 20
Undivided earnings.	76 82
	<hr/>
	\$2,061 02
	<hr/> <hr/>

RECEIPTS.

Subscriptions on shares (installment).....	\$443 80
Interest.	90
	<hr/>
	\$444 70
	<hr/> <hr/>

DISBURSEMENTS.

Paid on withdrawals, dues.....	\$432 24
Paid on withdrawals, dividends.....	5 60
Advertising and printing.....	4 00
Cash on hand.....	2 86
	<hr/>
	\$444 70
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$130.

Are your installment payments weekly or monthly; what amount per share? Weekly; 25 cents.

How many borrowing members have you? 1. Give total number of shares now held by them: 8.

How many non-borrowing members have you? 8. Give total number of shares now held by them: 32.

How many female shareholders? 1. How many shares now held by them? 4.

What rate of interest is paid by borrowing member? 15 cents per share per week.

Is your admission or membership fee per share or per member? Per share. How much? 25 cents.

Total amount of admission fees paid by new members during year: None.

What premium plan do you follow: installment or gross or premium interest? Fixed.

Have you an expense fund? No.

State total operating expenses for the year: \$4.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	AUGUSTUS HILDEBRAND.	186 Best street.
<i>Secretary</i>	JOHN H. MCGEAN.....	261 East Ferry street.
<i>Treasurer</i>	HENRY WETTER.....	184 Best street.

NOTE.—This association is closing.

COLUMBIA CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.

Buffalo, N. Y.

[Organized under Laws of 1851. Commenced business 1890.]

ASSETS.

Cash on hand and in bank.....	\$108 65
Furniture and fixtures	3 00
	<hr/>
	\$111 65
	<hr/> <hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$111 65
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$0 10
Subscriptions on shares (installment).....	108 55
Initiation, entrance or membership fees.....	1 95
	<hr/>
	\$110 60
	<hr/> <hr/>

DISBURSEMENTS.

Stationery	\$1 95
Cash on hand	108 65
	<hr/>
	\$110 60
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured) ? \$100.

Are your installment payments weekly or monthly; what amount per share? Both; monthly, 65 cents, 50 cents and 25 cents; weekly, 15 cents, 12 cents and 6 cents.

How many shares were issued during the year 1895? 174.
How many were withdrawn during the year? None.

How many borrowing members have you? None.

How many non-borrowing members have you? 28. Give total number of shares now held by them: 183.

How many female shareholders? 2. How many shares now held by them? 8.

What rate of interest is paid by borrowing member? 6 per cent.

Is your admission or membership fee per share or per member?
Per share. How much? 15 cents.

Total amount of admission fees paid by new members during year: \$1.95.

Have you an expense fund? No.

State total operating expenses for the year: \$1.95.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	JOSIAH JEWETT.....	Buffalo.
<i>Secretary</i>	F. H. EVERHART.....	13½ East Swan street.
<i>Treasurer</i>	CHAS. W. WAGNER....	13½ East Swan street.
<i>Attorney</i>	F. H. EVERHART.....	Buffalo.

COURT STREET PERMANENT SAVINGS AND LOAN ASSOCIATION.

No. 163 Court Street, Buffalo, N. Y.

[Organized under Laws of 1851. Commenced business 1889.]

ASSETS.

Loans on bond and mortgage (face value).....	\$13,650 00
Loans on other securities.....	210 00
Real estate (foreclosure)	4,493 50
Cash on hand and in bank.....	186 64
Installments due and unpaid.....	45 25
	<hr/>
	\$18,585 39
	<hr/> <hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$14,654 00
Due shareholders, installments paid in advance....	11 25
Due shareholders, earnings credited.....	1,319 05
Undivided earnings.	2,568 09
Salaries.	33 00
	<hr/>
	\$18,585 39
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$189 50
Subscriptions on shares (installment).....	6,266 87
Mortgages redeemed.	1,789 78
Interest received.	836 50
Fines received.	217 08
Initiation, entrance or membership fees.....	3 75
Rent of association property.....	87 30
Deficiency judgment sold.	50 00
	<hr/>
	\$9,440 78
	<hr/> <hr/>

DISBURSEMENTS.

Paid on withdrawals, dues.....	\$6,581 13
Paid on withdrawals, dividends.....	670 49
Salaries.	156 00
Advertising and printing.....	12 00
Loan repaid with interest.....	1,215 01
Protested check and fees repaid to treasurer by association.	188 90
Banking department.....	27 99
Repairs and expenses on real estate.....	402 62
Cash on hand.	186 64
	<hr/>
	\$9,440 78
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest.	\$836 50
Fines.	217 08
Pass-books and initiation, membership or share fee,	3 75
Deficiency judgment sold.	50 00
Rent of association property.....	87 30
	<hr/>
	\$1,194 63
	<hr/> <hr/>

Cr.

Dividends on stock.	\$333 68
Interest on borrowed money.....	10 44
Improvements and expenses on property.....	402 62
Salaries.	156 00
Printing.	12 00
Banking department.....	27 99
Undivided.	251 90
	<hr/>
	\$1,194 63
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating?
Serial.

What is the par value of stock per share (matured)? \$105.

Are your installment payments weekly or monthly; what amount per share? Weekly; 25 cents.

How many shares were issued during the year 1895? 261.

How many shares were withdrawn during the year? 398.

How many borrowing members have you? 9. Give total number of shares now held by them: 137.

How many non-borrowing members have you? 54. Give total number of shares now held by them: 274.

How many female shareholders? 27. How many shares now held by them? 133.

What rate of interest is paid by borrowing member? 10 cents per share per week.

Is your admission or membership fee per share or per member? Per member. How much? 25 cents.

Total amount of admission fees paid by new members during year: \$3.50.

What premium plan do you follow: installment or gross or premium interest? Installment.

Have you an expense fund? No.

State total operating expenses for year: \$609.05.

How many foreclosures did you have in 1895? One.

Officers.	Names.	Post-office address.
<i>President....</i>	JOHN HADIDA.....	181 Potomac avenue.
<i>Secretary....</i>	ASHER J. MYERS....	38 Fillmore avenue.
<i>Treasurer...</i>	A. F. REIMANN.....	156 Elmwood avenue.
<i>Attorney....</i>	DANIEL McINTOSH...	Erie Co. Savings Bank Bldg.

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DEPEW CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.

Depew, N. Y.

[Organized under Laws of 1892. Commenced business 1895.]

ASSETS.

Loans on bond and mortgage (face value).....	\$2,900 00
Cash on hand and in bank.....	261 54
Installments due and paid.....	80 75
Cash in hands of J. O. Gould, by vote of directors...	1,300 00
	<hr/>
	\$4,542 29
	<hr/> <hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$3,999 19
Due shareholders, installments paid in advance....	261 50
Balance to be paid out on loans made.....	200 00
Undivided earnings	85
Installments due and unpaid.....	80 75
	<hr/>
	\$4,542 29
	<hr/> <hr/>

RECEIPTS.

Subscriptions on shares (installment)	\$4,402 94
Premiums received	28 60
Interest received.	28 60
Fines	4 35
Initiation, entrance or membership fees.....	31 50
	<hr/>
	\$4,495 99
	<hr/> <hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$2,700 00
Paid on withdrawals, dues.....	142 25
Advertising and printing.....	49 00
Paid attorney expense incorporating.....	32 60
Express charges, books.....	60

Secretary's bond.	\$10 00
Cash in hands of J. O. Gould, by vote of directors...	1,300 00
Cash on hand	261 54
	<hr/>
	\$4,495 99
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest.	\$28 60
Premium	28 60
Fines	4 35
Pass-books and initiation, membership or share fee,	31 50
	<hr/>
	\$93 05
	<hr/> <hr/>

Cr.

Expenses.	\$92 20
Undivided earnings	85
	<hr/>
	\$93 05
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$100.

Are your installment payments weekly or monthly; what amount per share? Weekly; 25 cents class A stock; 12½ cents class B stock.

How many shares were issued during the year 1895? 1,211.
How many shares were withdrawn during the year? 75.

How many borrowing members have you? 3. Give total number of shares now held by them: 29.

How many non-borrowing members have you? 118. Give total number of shares now held by them: 1,107.

How many female shareholders? 7. How many shares now held by them? 34.

What rate of interest is paid by borrowing member? 5 1-5 per cent.

Is your admission or membership fee per share or per member? Per member. How much? 25 cents.

Total amount of admission fees paid by new members during year: \$31.50; to association.

What premium plan do you follow: installment or gross or premium interest? Installment.

Have you an expense fund? No.

State total operating expenses for the year: \$92.20.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President..</i>	E. B. ROWLEY....	Depew, N. Y.
<i>Secretary..</i>	WM. ROBERTSON...	Depew, N. Y.
<i>Treasurer..</i>	J. O. GOULD.....	Depew, N. Y.
<i>Attorney..</i>	DANIEL McINTOSH.	Erie Co. Bank Bldg., Buffalo, N.Y.

DIME ACCUMULATING SAVINGS AND LOAN ASSOCIATION.

Buffalo, N. Y.

[Organized under Laws of 1851. Commenced business 1889.]

ASSETS.

Loans on bond and mortgage (face value).....	\$33,300 00
Real estate (foreclosure).....	1,400 00
Cash on hand and in bank.....	75 53
Insurance advanced.....	7 50
	<hr/>
	\$34,783 03
	<hr/> <hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$28,784 05
Due shareholders, installments paid in advance....	33 90
Due shareholders, earnings credited.....	4,944 73
Undivided earnings.....	1,020 35
	<hr/>
	\$34,783 03
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$63 77
Subscriptions on shares (installment).....	19,272 93
Mortgages redeemed.	14,200 00
Other loans redeemed.....	100 00
Interest.	2,499 01
Fines.	39 62
Repaid advanced foreclosure expenses.....	45 80
Repaid insurance.	56 23
	<hr/>
	\$36,277 36
	<hr/> <hr/>

DISBURSEMENTS.

Paid on withdrawals, dues.....	\$31,935 33
Paid on withdrawals, dividends.....	3,172 51
Salaries.	945 00
Advertising and printing.....	3 40
Advanced insurance.....	49 92
Advanced foreclosure expenses.....	45 80
Banking department.	49 87
Cash on hand.	75 53
	<hr/>
	\$36,277 36
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest.	\$2,499 01
Fines.	39 62
	<hr/>
	\$2,538 63
	<hr/> <hr/>

Cr.

Dividends on stock.....	\$1,719 67
Expenses.	998 27
	<hr/>
	\$2,717 94
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Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$100.

Are your installment payments weekly or monthly; what amount per share? Weekly; 10 cents.

How many shares were issued during the year 1895? 73.
How many shares were withdrawn during the year? 1,232.

How many borrowing members have you? 38. Give total number of shares now held by them: 401.

How many non-borrowing members have you? 145. Give total number of shares now held by them: 944.

How many female shareholders? 72. How many shares now held by them? 538.

What rate of interest is paid by borrowing member? 6 per cent.

Is your admission or membership fee per share or per member?
Have none.

What premium plan do you follow: installment or gross or premium interest? Premium interest.

Have you an expense fund? Yes. Of what does it consist?
All receipts but dues. Give total amount of expense fund received during year: \$2,538.63. Give balance on hand of expense fund December 31, 1895: \$1,020.35.

State total operating expenses for the year: \$998.27.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President...</i>	CHARLES LAUX.....	259 Adams street.
<i>Secretary...</i>	OSWALD JOHEL, Jr....	79 Watson street.
<i>Treasurer..</i>	JULES VILLIAUME.....	93 Watson street.
<i>Attorney...</i>	CHARLES J. BACKERT..	William and Krettner sts.

EAGLE SAVINGS AND LOAN COMPANY.

Buffalo, N. Y.

[Organized under Laws of 1851. Commenced business 1891.]

ASSETS.

Cash on hand and in bank.....	\$51 10
Expenses paid advanced by directors.....	93 00
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	\$144 10
	<hr/> <hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$51 10
Advanced by directors.	93 00
	<hr/>
	\$144 10
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895, \$37; cash slips, \$14.10,	\$51 10
Advanced by directors.	93 00
	<hr/>
	\$144 10
	<hr/> <hr/>

DISBURSEMENTS.

Advertising and printing.	\$37 00
Rent.	30 00
Banking department.	26 00
Cash on hand.	51 10
	<hr/>
	\$144 10
	<hr/> <hr/>

Officers.	Names.	Post-office address.
<i>Vice-President</i>	CHARLES S. RENWEE.....	Buffalo, N. Y.
<i>Secretary</i>	T. MASON MITCHELL.....	Buffalo, N. Y.

EAST AURORA SAVINGS AND LOAN ASSOCIATION.

East Aurora, N. Y.

[Organized under Laws of 1851. Commenced business 1892.]

ASSETS.

Loans on bond and mortgage (face value).....	\$17,050 00
Cash on hand and in bank.....	1,641 07
Books and stationery.	44 91
	<hr/>
	\$18,735 98
	<hr/> <hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$16,409 10
Due shareholders, installments paid in advance.....	15 50
Due shareholders, earnings credited.....	2,277 49
Undivided earnings.	33 89
	<hr/>
	\$18,735 98
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$7,209 56
Subscriptions on shares (installment).....	6,320 50
Mortgages redeemed.	650 00
Premiums received.	341 00
Interest received.	779 61
Fines received.	33 02
Initiation, entrance or membership fees.....	28 20
Interest on bank account.....	168 66
Transfer fees.	2 20
	<hr/>
	\$15,532 75
	<hr/> <hr/>

DISBURSEMENTS.

Loaned on mortgage.	\$7,050 00
Paid on withdrawals, dues.....	6,014 45
Paid on withdrawals, interest.....	598 89

Salaries.	\$125 00
Advertising and printing.	2 50
Rent.	75 00
New books.	13 50
Banking department.	12 34
Cash on hand.	1,641 07
	<hr/>
	\$15,532 75
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest.	\$779 61
Premium.	341 00
Fines.	33 02
Transfer fees.	2 20
Pass-books and initiation, membership or share fee. .	28 20
Interest on bank account.	168 66
Dividends on withdrawals.	610 16
Undivided.	6 60
	<hr/>
	\$1,969 45
	<hr/> <hr/>

Cr.

Dividends on stock.	\$1,142 22
Expenses.	228 34
Interest paid on withdrawals.	598 89
	<hr/>
	\$1,969 45
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating?
Serial.

What is the par value of stock per share (matured)? \$100.

Are your installment payments weekly or monthly; what amount per share? Weekly; 10 cents.

How many shares were issued during the year 1895? 282.

How many shares were withdrawn during the year? 508.

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How many borrowing members have you? 18. Give total number of shares now held by them: 172.

How many non-borrowing members have you? 110. Give total number of shares now held by them: 925.

How many female shareholders? 33. How many shares now held by them? 165.

What rate of interest is paid by borrowing member? 6 per cent.

Is your admission or membership fee per share or per member? Per share. How much? 10 cents.

Total amount of admission fees paid by new members during year: \$28.20.

What premium plan do you follow: installment or gross or premium interest? Installment.

Have you an expense fund? No.

State total operating expenses for the year: \$228.34.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	F. M. SPOONER.....	East Aurora, N. Y.
<i>Secretary</i>	P. S. PERSONS.....	East Aurora, N. Y.
<i>Treasurer</i>	HENRY H. PERSONS.....	East Aurora, N. Y.
<i>Attorney</i>	F. R. WHALEY.....	East Aurora, N. Y.

EAST SIDE SERIAL SAVINGS AND LOAN ASSOCIATION.

No. 408 Genesee Street, Buffalo, N. Y.

[Organized under Laws of 1892. Commenced business 1894.]

ASSETS.

Loans on bond and mortgage (face value).....	\$11,570 00
Loans on other securities.....	190 00
Cash on hand and in bank.....	2,632 66
Furniture and fixtures.....	8 50
Installments due and unpaid.....	7 00
	<hr/>
	\$14,408 16
	<hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$11,119 15
Borrowed money.	1,800 00
Undivided earnings.	1,489 01
	<hr/>
	\$14,408 16
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895.	\$620 55
Subscriptions on shares (installment).....	14,205 15
Money borrowed.....	2,000 00
Mortgages redeemed.	1,950 00
Other loans redeemed.....	50 00
Premiums received.....	720 00
Interest received.	522 92
Fines received.	7 92
Initiation, entrance or membership fees.....	86 00
	<hr/>
	\$20,162 54
	<hr/> <hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$9,360 00
Loaned on other securities.....	240 00
Paid on withdrawals, dues.....	7,484 50
Paid on withdrawals, dividends.....	40 93
Salaries.	135 10
Advertising and printing.....	29 95
Rent.	13 00
Furniture and fixtures.....	8 50
Borrowed money returned.....	200 00
Bank department.	10 40
Auditors.	7 50
Cash on hand.....	2,632 66
	<hr/>
	\$20,162 54
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest.	\$522 92
Premium.	720 00
Fines.	7 92
Pass-books and initiation, membership or share fee..	86 00
Withdrawals.	1 00
	<hr/>
	\$1,337 84
	<hr/> <hr/>

Cr.

Dividends on stock.	\$40 93
Expenses.	195 95
	<hr/>
	\$236 88
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating?
Serial.

What is the par value of stock per share (matured)? \$130.

Are your installment payments weekly or monthly; what amount per share? Weekly; 25 cents.

How many shares were issued during the year 1895? 688.
How many shares were withdrawn during the year? 243.

How many borrowing members have you? 18. Give total number of shares now held by them: 114.

How many non-borrowing members have you? 177. Give total number of shares now held by them: 1,076.

How many female shareholders? 50. How many shares now held by them? 231.

What rate of interest is paid by borrowing member? 6 per cent.

Is your admission or membership fee per share or per member? Per share. How much? 25 cents.

Total amount of admission fees paid by new members during year: \$86.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? No.

State total operating expenses for the year: \$236.88.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	CHARLES HETTIG.....	382 Herman street.
<i>Secretary</i>	FR. R. MILLER.....	408 Genesee street.
<i>Treasurer</i>	MARTIN HEILBRONN.....	273 Genesee street.
<i>Attorney</i>	FR. R. MILLER.....	408 Genesee street.

ELECTRIC CITY CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.

No. 906 D. S. Morgan Building, Buffalo, N. Y.

[Organized under Laws of 1894. Commenced business 1895.]

ASSETS.

Loans on bond and mortgage (face value).....	\$300 00
Cash on hand and in bank.....	2 12
Books of account, pass-books, printed matter, etc....	62 83
	<hr/>
	\$364 95
	<hr/> <hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$294 00
Balance to be paid out on loans made.....	50 00
Stationery, etc.	20 95
	<hr/>
	\$364 95
	<hr/> <hr/>

RECEIPTS.

Subscriptions on shares (installment).....	\$295 25
Premiums received.	09

Interest.	\$0 33
Fines.	12
Initiation, entrance or membership fees.	33 50
	<hr/>
	\$329 29
	<hr/> <hr/>

DISBURSEMENTS.

Loaned on mortgage.	\$250 00
Paid on withdrawals, dues.	1 25
Books of account, pass-books, printed matter, expense, etc.	75 92
Cash on hand.	2 12
	<hr/>
	\$329 29
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest.	\$0 33
Premium.	09
Fines.	12
Pass-books and initiation, membership or share fee,	33 50
Deficiency.	62 83
	<hr/>
	\$96 87
	<hr/> <hr/>

Cr.

Expenses.	\$96 87
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$100.

Are your installment payments weekly or monthly; what amount per share? Weekly. Long term, 10 cents; short term, 25 cents.

How many shares were issued during the year 1895? 134.
How many shares were withdrawn during the year? 1.

How many borrowing members have you? 1. Give total number of shares now held by them: 3.

How many non-borrowing members have you? 47. Give total number of shares now held by them: 130.

How many female shareholders? 16. How many shares now held by them? 32.

What rate of interest is paid by borrowing member? Interest, 13 cents per share per week; premium, 3 cents per share per week.

Is your admission or membership fee per share or per member? Per share. How much? 25 cents.

Total amount of admission fees paid by new members during year: \$33.50.

What premium plan do you follow: installment or gross or premium interest? Installment.

Have you an expense fund? No.

State total operating expenses for the year: \$96.87.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	CHARLES C. GREIN.....	Real Estate Exchange.
<i>Secretary</i>	H. M. SEELEY.....	D. S. Morgan Building.
<i>Treasurer</i>	JAMES S. COCKBURN...	Builders' Exchange.
<i>Attorney</i>	FRANCIS S. ROOT.....	D. S. Morgan Building.

ELLICOTT PERMANENT SAVINGS AND LOAN ASSOCIATION.

No. 337 Ellicott Street, Buffalo, N. Y.

[Organized under Laws of 1851. Commenced business 1889.]

ASSETS.

Loans on bond and mortgage (face value).....	\$22,010 00
Cash on hand and in bank.....	885 92
Furniture and fixtures.....	6 75
	<hr/>
	\$22,902 67
	<hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$19,547 00
Due shareholders, earnings credited.....	2,084 56
Undivided earnings.	894 96
Reserve and expense fund.....	376 15
Unpaid withdrawals filed.....	\$579 00
	<hr/>
	<hr/>
	\$22,902 67
	<hr/>
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$616 17
Subscriptions on shares (installment).....	14,974 75
Money borrowed.	1,800 00
Mortgages redeemed.	8,919 50
Premiums received.	627 00
Interest received.	1,132 02
Fines received.	79 65
Initiation, entrance or membership fees.....	379 25
	<hr/>
	\$28,528 34
	<hr/>
	<hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$6,770 00
Paid on withdrawals, dues.....	17,058 75
Paid on withdrawals, dividends.....	1,389 59
Salaries.	352 00
Advertising and printing.....	28 00
Rent.	25 00
Borrowed money repaid.....	1,800 00
Banking department.	22 13
Stationery and stamps.....	11 44
Interest on borrowed money.....	153 51

Commission.	\$22 00
Attorney's fees.	10 00
Cash on hand.	885 92
	<hr/>
	\$28,528 34
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest.	\$1,132 02
Premium.	627 00
Fines.	79 65
Pass-books and initiation, membership or share fee. .	379 25
Reserve fund, December 31, 1894.	541 33
Undivided profit, December 31, 1894.	267 65
Surplus profit.	135 64
	<hr/>
	\$3,162 54
	<hr/> <hr/>

Cr.

Dividends on stock.	\$1,196 75
Interest on borrowed money.	153 51
Expenses.	470 57
Premium refunded.	70 60
Undivided profit.	894 96
Reserve and expense fund.	376 15
	<hr/>
	\$3,162 54
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating?
Serial.

What is the par value of stock per share (matured)? \$130.

Are your installment payments weekly or monthly; what
amount per share? Weekly; 25 cents.

How many shares were issued during the year 1895? 1,517.

How many shares were withdrawn during the year? 1,414.

How many borrowing members have you? 16. Give total number of shares now held by them: 214.

How many non-borrowing members have you? 156. Give total number of shares now held by them: 1,276.

How many female shareholders? 57. How many shares now held by them? 353.

What rate of interest is paid by borrowing member? 6 per cent.

Is your admission or membership fee per share or per member? Per share. How much? 25 cents.

Total amount of admission fees paid by new members during year: \$140.50.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? Yes. Of what does it consist? Initiation fees and fines. Give total amount of expense fund received during year: \$458.90. Give balance on hand of expense fund December 31, 1895: \$376.15.

State total operating expenses for the year: \$470.57.

How many foreclosures did you have in 1895? One.

Officers.	Names.	Post-office address.
<i>President</i>	JOHN FISCHER.....	152 Genesee street.
<i>Secretary</i>	CHARLES F. SPRINGFELS	68 East Utica street.
<i>Treasurer</i>	WM. P. LUEDEKE.....	77 Northampton street.
<i>Attorney</i>	WM. J. VOLKER.....	73 West Eagle street.

ELM PERMANENT LOAN ASSOCIATION.

Buffalo, N. Y.

[Organized under Laws of 1851. Commenced business 1879.]

ASSETS.

Loans on bond and mortgage (face value).....	\$3,975 50
Cash on hand in bank	698 78
	<hr/>
	\$4,674 28
	<hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$4,397 74
Due shareholders, earnings credited.....	157 87
Undivided earnings	118 67
	<hr/>
	\$4,674 28
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$927 84
Subscriptions on shares (installment).....	3,344 50
Mortgages redeemed	443 00
Interest received.	134 00
Initiation, entrance or membership fees.....	83 50
	<hr/>
	\$4,932 84
	<hr/> <hr/>

DISBURSEMENTS.

Paid on withdrawals, dues.....	\$4,013 11
Paid on withdrawals, dividends.....	134 20
Salaries	76 00
State banking department.....	9 75
Fees returned	1 00
Cash on hand.....	698 78
	<hr/>
	\$4,932 84
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest	\$134 00
Pass-books and initiation, membership or share fee..	83 50
	<hr/>
	\$217 50
	<hr/> <hr/>

Cr.

Dividends on stock	\$122 54
Expenses	86 75
	<hr/>
	\$209 29
	<hr/>

Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock (matured)? \$200.

Are your installment payments weekly or monthly; what amount per share? Weekly; 50 cents.

How many shares were issued during the year 1895? 165.
How many shares were withdrawn during the year? 195.

How many borrowing members have you? 4. Give total number of shares now held by them: 17.

How many non-borrowing members have you? 37. Give total number of shares now held by them: 108.

How many female shareholders? 19. How many shares now held by them? 43.

What rate of interest is paid by borrowing member? 25 cents per share per week.

Is your admission or membership fee per share or per member? Per share. How much? 50 cents.

Total amount of admission fees paid by new members during year: \$13.00.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? Yes. Of what does it consist? Membership fees and fines. Give total amount of expense fund received during year: \$83.50. Give balance on hand of expense fund December 31, 1895: Overdrawn, \$146.75.

State total operating expenses for the year: \$86.75.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	GEO. DRUMMER.....	Buffalo, N. Y.
<i>Secretary</i>	ADAM YOUNG.....	Buffalo, N. Y.
<i>Treasurer</i>	GEO. H. HOFHEINS.....	Buffalo, N. Y.
<i>Attorney</i>	WM. G. KILHOFFER.....	Buffalo, N. Y.

EQUITABLE SAVINGS AND LOAN ASSOCIATION.

Buffalo, N. Y.

[Organized under Laws of 1851. Commenced business 1890.]

ASSETS.

Loans on bond and mortgage (face value).....	\$55,380 00
Loans on other securities.....	5,620 29
Real estate.	2,705 63
Cash on hand and in bank.....	21,407 38
	<hr/>
	\$85,113 30
	<hr/> <hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$67,322 85
Due shareholders, earnings credited	16,717 90
Undivided earnings.	1,050 00
Profit and loss undivided.....	22 55
	<hr/>
	\$85,113 30
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$5,710 97
Subscriptions on shares (installment).....	15,496 50
Mortgages redeemed.	19,441 48
Other loans redeemed.	1,110 00
Premiums received.	823 05
Interest received.	3,363 33
Fines received.	95 39
Initiation, entrance or membership fees.....	31 25
Transfer fee.	2 50
	<hr/>
	\$46,074 47
	<hr/> <hr/>

DISBURSEMENTS.

Loaned on mortgage.	\$9,317 56
Loaned on other securities.....	1,290 00

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Paid on withdrawals, dues.....	\$11,562 25
Paid on withdrawals, dividends.....	1,222 05
Salaries.	655 00
Advertising, printing and stationery.....	52 96
Postage.	5 00
Appraisals.	28 00
State league dues and expenses.....	20 50
Banking department.	23 40
Sundry expenses.	14 00
Foreclosure fees and expenses	381 90
Taxes.	18 47
Insurance.	76 00
Cash on hand.	21,407 38
	<hr/>
	\$46,074 47
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest.	\$2,141 28
Premium.	823 05
Fines.	95 39
Transfer fees.	2 50
Pass-books and initiation, membership or share fee. .	31 25
Withdrawn shares.	2,215 10
Profit and loss, 1894.	20 86
	<hr/>
	\$5,329 43
	<hr/> <hr/>

Cr.

Dividends on stock.	\$100 00
Expenses.	1,275 23
Earnings.	3,954 20
	<hr/>
	\$5,329 43
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating?
Serial.

What is the par value of stock per share (matured)? \$130.

Are your installment payments weekly or monthly; what amount per share? Weekly; 25 cents.

How many shares were issued during the year 1895? 207.
How many shares were withdrawn during the year? 277.

How many borrowing members have you? 44. Give total number of shares now held by them: 586.

How many non-borrowing members have you? 198. Give total number of shares now held by them: 708.

How many female shareholders? 39. How many shares now held by them? 324.

What rate of interest is paid by borrowing member? 6 per cent.

Is your admission or membership fee per share or per member?
Per share. How much? 25 cents.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? No.

State total operating expenses for the year: \$1,275.23.

How many foreclosures did you have in 1895? Two.

Officers.	Names.	Post-office address.
<i>President</i> ...	JAMES W. CLEMENT...	201 Main street.
<i>Secretary</i>	FRANK T. BLOOMER...	62 and 64 Pearl street.
<i>Treasurer</i>	JESSE W. SMITH.....	Buffalo Commercial Bank.
<i>Attorney</i>	JOHN M. HULL.....	120 Pearl street.

ERIE COUNTY PERMANENT SAVINGS AND LOAN ASSOCIATION.

Hamburgh and Elk Streets, Buffalo, N. Y.

[Organized under Laws of 1851. Commenced business 1888.]

ASSETS.

Loans on bond and mortgage (face value).....	\$29,616 70
Loans on other securities (contract).....	4,156 09
Real estate.	1,500 00

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Cash on hand and in bank.....	\$2,399 43
Furniture and fixtures.	50 00
Other assets.	181 76
	<hr/>
	\$37,903 98
	<hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$18,011 50
Undivided earnings.	9,651 00
Unearned premiums.	3,599 88
Due pledged shares.	6,641 60
	<hr/>
	\$37,903 98
	<hr/>

NOTE.— This association is in liquidation.

ERIE SAVINGS AND LOAN ASSOCIATION.

No. 24 West Swan Street, Buffalo, N. Y.

[Organized under Laws of 1851. Commenced business 1884.]

ASSETS.

Loans on bond and mortgage (face value).....	\$677,023 75
Loans on other securities.....	23,190 00
Real estate (purchase).....	61,797 29
Cash on hand and in bank.....	93,696 63
Furniture and fixtures.....	100 00
	<hr/>
	\$855,807 67
	<hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$697,031 50
Due shareholders, earnings not credited.....	151,943 00
Undivided earnings.	43 63
Sundry persons.	536 54
Reserve.	6,253 00
	<hr/>
	\$855,807 67
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$85,569 37
Subscriptions on shares (installment).....	237,798 75
Mortgages redeemed.	152,230 00
Other loans redeemed.....	3,120 00
Premiums received.	11,170 00
Interest received.	44,820 09
Fines received.	1,493 14
Initiation, entrance or membership fees.....	1,148 75
Transfers.	12 50
Real estate, foreclosed.	3,142 21
Real estate, purchased.	286 50
Furniture.	180 00
Sundry persons.	850 00
	<hr/>
	\$541,821 31
	<hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$165,993 75
Loaned on other securities.....	8,500 00
Paid on withdrawals, dues.....	172,115 75
Paid on withdrawals, dividends.....	33,823 34
Salaries.	2,600 00
Advertising and printing.....	313 21
Rent.	700 00
Appraisals.	377 00
Incidental expenses.	443 84
Real estate, foreclosed.	385 93
Real estate, purchased.	62,083 79
Reserve.	474 61
Sundry persons.	313 46
Cash on hand.....	93,696 63
	<hr/>
	\$541,821 31
	<hr/>

EARNINGS ACCOUNT.

Dr.

Interest.	\$44,820 09
Premium.	11,170 00
Fines.	1,493 14
Transfer fees.	12 50
Pass-books and initiation, membership or share fee..	1,148 75
Furniture.	180 00
	<hr/>
	\$58,824 48
	<hr/> <hr/>

Cr.

Dividends on stock.	\$33,823 34
Expenses.	4,120 84
Stationery and printing.	313 21
Furniture.	300 00
Loss real estate foreclosed and sold (reserve).	474 61
	<hr/>
	\$39,032 00
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating?
Serial.

What is the par value of stock per share (matured)? \$130.

Are your installment payments weekly or monthly; what amount per share? Weekly; 25 cents.

How many shares were issued during the year 1895? 7,944.

How many shares were withdrawn during the year? 6,665.

How many borrowing members have you? 526. Give total number of shares now held by them: 5,719.

How many non-borrowing members have you? 1,863. Give total number of shares now held by them: 12,614.

How many female shareholders? 627. How many shares now held by them? 2,752.

What rate of interest is paid by borrowing member? 6 per cent.

Is your admission or membership fee per share or per member?
Per share. How much? 25 cents.

Total amount of admission fees paid by new members during
year: \$1,148.75.

What premium plan do you follow: installment or gross or
premium interest? Gross.

Have you an expense fund? No.

State total operating expenses for the year: \$4,434.05.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	WILLIAM A. JOYCE.....	77 Pearl street.
<i>Secretary</i>	PHILIP JOYCE.....	24 West Swan street.
<i>Treasurer</i>	WILLIAM H. D. BARR....	208 Main street.
<i>Attorney</i>	JOHN M. HULL.....	248 Main street.

FERRY SAVINGS AND AID ASSOCIATION.

No. 84 Massachusetts Avenue, Buffalo, N. Y.

[Organized under Laws of 1851. Commenced business 1889.]

ASSETS.

Loans on bond and mortgage (face value).....	\$19,760 00
Loans on other securities (chattel mortgage).....	1,300 00
Cash on hand and in bank.....	2,837 61
Furniture and fixtures	37 86
	<hr/>
	\$23,935 47
	<hr/> <hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$19,971 50
Due shareholders, earnings credited.....	3,769 23
Undivided earnings.....	194 74
	<hr/>
	\$23,935 47
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$1,289 18
Subscriptions on shares (installment).....	7,242 75
Mortgages redeemed	8,970 00
Premiums received	300 00
Interest received.	803 20
Initiation, entrance or membership fees.....	22 85
	<hr/>
	\$18,627 98
	<hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$6,630 00
Paid on withdrawals, dues.....	8,011 25
Paid on withdrawals, dividends.....	810 32
Salaries	239 30
Advertising and printing.....	12 50
Rent	50 00
Postage	75
Banking department.	36 25
Cash on hand	2,837 61
	<hr/>
	\$18,627 98
	<hr/>

EARNINGS ACCOUNT.

Dr.

Interest	\$803 20
Premium	300 00
Pass-books and initiation, membership or share fee. .	22 85
Withdrawn shares	1,081 88
	<hr/>
	\$2,207 93
	<hr/>

Cr.

Dividends on stock	\$810 32
Expenses	338 80
	<hr/>
	\$1,149 12
	<hr/>

Is the plan of your association permanent, serial or terminating?
Serial.

What is the par value of stock per share (matured)? \$130.

Are your installment payments weekly or monthly; what amount per share? Weekly; 25 cents.

How many shares were issued during the year 1895? 339.
How many shares were withdrawn during the year? 429.

How many borrowing members have you? 25. Give total number of shares now held by them: 175.

How many non-borrowing members have you? 64. Give total number of shares now held by them: 319.

How many female shareholders? 32. How many shares now held by them? 141.

What rate of interest is paid by borrowing member? 15 cents per share per week.

Is your admission or membership fee per share or per member? Per share. How much? 15 cents.

Total amount of admission fees paid by new members during year: \$22.85.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? No.

State total operating expenses for the year: \$338.80.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	R. F. JENKINS.....	Buffalo, N. Y.
<i>Secretary</i>	C. T. WILLIAMS.....	115 Massachusetts ave.
<i>Attorney</i>	O. A. JENKINS.....	Buffalo, N. Y.

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FIFTH WARD PERMANENT DIME SAVING AND LOAN ASSOCIATION.

No. 425 William Street, Buffalo, N. Y.

[Organized under Laws of 1851. Commenced business 1890.]

ASSETS.

Real estate (foreclosure).....	\$4,486 00
Cash on hand and in bank.....	275 63
Furniture and fixtures.....	65 00
	<hr/>
	\$4,826 63
	<hr/> <hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$3,754 30
Due shareholders, earnings credited.....	249 98
Undivided earnings.	822 35
	<hr/>
	\$4,826 63
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$269 94
Rents.	166 50
	<hr/>
	\$436 44
	<hr/> <hr/>

DISBURSEMENTS.

County, city and water tax.....	\$70 22
Banking department.	13 10
Insurance.	16 00
Repairing.	49 54
Plumbing.	3 75
Collecting rents.	8 20
Cash on hand.....	275 63
	<hr/>
	\$436 44
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Rents.	\$166 50
Balance on hand.	79 31
	<hr/>
	\$245 81
	<hr/>

Cr.

Expenses.	\$160 81
Balance, January 1, 1896.	85 00
	<hr/>
	\$245 81
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Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$100.

Are your installment payments weekly or monthly; what amount per share? Weekly; 10 cents.

How many shares were issued during the year 1895? None.
How many shares were withdrawn during the year? None.

How many borrowing members have you? None.

How many non-borrowing members have you? 32. Give total number of shares now held by them: 395.

How many female shareholders? 14. How many shares now held by them? 130.

What rate of interest is paid by borrowing member? 10 cents per share per week.

Is your admission or membership fee per share or per member? Per share. How much? 10 cents.

Total amount of admission fees paid by new members during year: None.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? Yes. Of what does it consist? Fees, rents, etc. Give total amount of expense fund received during year: \$166.50. Give balance on hand of expense fund December 31, 1895: \$85.

202 REPORT ON CO-OPERATIVE SAVINGS AND LOAN ASSOCIATIONS.

State total operating expenses for the year: \$160.81.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	HENRY W. BRENDEL...	Main and Court streets.
<i>Secretary</i>	LOUIS G. RODEL.....	168 Adams street.
<i>Treasurer</i>	JOHN EDINGER.....	425 William street.
<i>Attorney</i>	HENRY W. BRENDEL...	Main and Court streets.

REMARKS.—Proceedings have been commenced by the association to go into voluntary dissolution.

FOREST AVENUE INDEPENDENT SAVINGS AND AID ASSOCIATION, No. 2.

No. 228 Forest Avenue, Buffalo, N. Y.

[Organized under Laws of 1851. Commenced business 1889.]

ASSETS.

Loans on bond and mortgage (face value).....	\$10,920 00
Loans on other securities (stock).....	16,925 00
Cash on hand and in bank.....	39 19
	<hr/>
	\$27,884 19
	<hr/> <hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$21,544 50
Due shareholders, installments paid in advance....	299 50
Due shareholders, earnings credited.....	2,168 00
Undivided earnings.....	3,872 19
	<hr/>
	\$27,884 19
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$110 94
Subscriptions on shares (installment).....	3,931 75
Mortgages redeemed	447 20
Other loans redeemed.	515 00
Premiums received	365 49

ERIE COUNTY.

203

Interest received.	\$1,558 47
Fines	23 96
Profits	107 00
	<hr/>
	\$7,059 81
	<hr/> <hr/>

DISBURSEMENTS.

Loaned on mortgage	\$2,340 00
Loaned on other securities.	4,445 00
Paid on withdrawals, dues.	22 00
Paid on withdrawals, dividends.	115 00
Salaries	52 00
Rent	24 00
State banking department.	22 62
Cash on hand	39 19
	<hr/>
	\$7,059 81
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest	\$1,558 47
Premium	365 49
Fines	23 96
	<hr/>
	\$1,947 92
	<hr/> <hr/>

Cr.

Dividends on stock.	\$115 00
Expenses	98 62
Balance	1,734 30
	<hr/>
	\$1,947 92
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating?
Terminating.

What is the par value of stock per share (matured)? \$130.

Are your installment payments weekly or monthly; what amount per share? Weekly; 25 cents.

How many shares were issued during the year 1895? None.
How many shares were withdrawn during the year? 24.

How many borrowing members have you? 38. Give total number of shares now held by them: 271.

How many non-borrowing members have you? None.

How many female shareholders? 8. How many shares now held by them? 28.

What rate of interest is paid by borrowing member? 15 cents per share per week.

Is your admission or membership fee per share or per member? Per share. How much? 25 cents.

Total amount of admission fees paid by new members during year: None.

What premium plan do you follow: installment or gross or premium interest? Installment.

Have you an expense fund? No.

State total operating expenses for the year: \$98.62.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	PETER SCHNEIDER.....	553 Grant street.
<i>Secretary</i>	WM. A. PFEIFFER.....	439 Pratt street.
<i>Treasurer</i>	JOS. AILINGER.....	228 Forest avenue.
<i>Attorney</i>	DANIEL HURLEY.....	243 Forest avenue.

FOURTH WARD SAVINGS AND AID ASSOCIATION.

No. 408 Genesee Street, Buffalo, N. Y.

[Organized under Laws of 1851. Commenced business 1884.]

ASSETS.

Loans on bond and mortgage (face value).....	\$8,910 00
Loans on other securities.....	190 00
Cash on hand and in bank.....	156 87
Furniture and fixtures.....	50 00

\$9,306 87

LIABILITIES.

Due shareholders, due installments paid.....	\$8,824 87
Undivided earnings.	482 00
	<hr/>
	\$9,306 87
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$571 46
Subscriptions on shares (installment).....	5,665 56
Money borrowed.	100 00
Mortgages redeemed.	11,590 00
Premiums received.	195 49
Interest received.	874 13
Fines received.	174 71
Initiation, entrance or membership fees.....	50
Furniture sold	6 00
Real estate	400 00
Genesee Permanent Dime Savings and Loan Asso- ciation	3,419 78
	<hr/>
	\$22,997 63
	<hr/> <hr/>

DISBURSEMENTS.

Loaned on mortgage	\$390 00
Loaned on other securities	80 00
Paid on withdrawals, dues and dividends.....	20,743 88
Salaries	687 15
Advertising and printing	21 50
Rent	30 00
Interest and discount	36 00
Real estate	400 00
Genesee Permanent Dime Savings and Loan Asso- ciation	336 50
Borrowed money	100 00
Banking department.	15 73
Cash on hand.....	156 87
	<hr/>
	\$22,997 63
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest	\$874 13
Premium	195 49
Fines.	174 71
Pass-books and initiation, membership or share fee. .	50
	<hr/>
	\$1,244 83
	<hr/> <hr/>

Cr.

Interest on borrowed money	\$36 00
Expenses	654 38
	<hr/>
	\$690 38
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating? Permanent.

What is the par value of stock per share (matured)? \$130.

Are your installment payments weekly or monthly; what amount per share? Weekly; 25 cents.

How many shares were issued during the year 1895? 2 new and 135 shares from Genesee Permanent Dime Savings and Loan Association. How many shares were withdrawn during the year? 577.

How many borrowing members have you? 16. Give total number of shares now held by them: 78.

How many non-borrowing members have you? 42. Give total number of shares now held by them: 231.

How many female shareholders? 18. How many shares now held by them? 66.

What rate of interest is paid by borrowing member? 6 per cent.

Is your admission or membership fee per share or per member? Per share. How much? 25 cents.

Total amount of admission fees paid by new members during year: 50 cents.

What premium plan do you follow: installment or gross or premium interest? Installment.

Have you an expense fund? No.

State total operating expenses for the year: \$690.38.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	CHARLES HETTIG.....	382 Herman street.
<i>Secretary</i>	FR. R. MILLER.....	408 Genesee street.
<i>Treasurer</i>	FRED. SCHULZ.....	75 Orange street.
<i>Attorney</i>	FR. R. MILLER.....	408 Genesee street.

FREEHOLD SAVINGS AND LOAN ASSOCIATION.

No. 810 Main Street, Buffalo, N. Y.

[Organized under Laws of 1851. Commenced business 1891.]

ASSETS.

Loans on bond and mortgage (face value).....	\$97,697 50
Cash on hand and in bank.....	1,490 01
Furniture and fixtures.....	667 80
	<hr/>
	\$99,855 31
	<hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$83,197 44
Due shareholders, earnings credited.....	10,082 93
Borrowed money	2,000 00
Undivided earnings	4,574 94
	<hr/>
	\$99,855 31
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$1,298 33
Subscriptions on shares (installment).....	72,985 44
Money borrowed	2,000 00
Mortgages redeemed	8,342 50
Premiums received	2,570 00

208 REPORT ON CO-OPERATIVE SAVINGS AND LOAN ASSOCIATIONS.

Interest.....	\$4,413 16
Fines	145 63
Initiation, entrance or membership fees.....	436 55
Interest from bank.....	21 69
	<hr/>
	\$92,213 30
	<hr/>

DISBURSEMENTS.

Loaned on mortgage	\$33,410 00
Paid on withdrawals, dues	55,705 33
Paid on withdrawals, dividends.....	538 50
Salaries	442 00
Advertising and printing	74 88
Rent	229 13
Commission	131 87
Insurance	8 10
Sundries	183 48
Cash on hand	1,490 01
	<hr/>
	\$92,213 30
	<hr/>

EARNINGS ACCOUNT.

Dr.

Interest	\$4,413 16
Premium	2,570 00
Fines	145 63
Pass-books and initiation, membership or share fee..	436 55
Interest from bank.....	21 69
	<hr/>
	\$7,587 03
	<hr/>

Cr.

Dividends on stock.....	\$5,190 60
Expenses	1,069 46
Undivided profits	1,326 97
	<hr/>
	\$7,587 03
	<hr/>

Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$130.

Are your installment payments weekly or monthly; what amount per share? Weekly; 25 cents.

How many shares were issued during the year 1895? 1,842.
How many shares were withdrawn during the year? 833.

How many borrowing members have you? 57. Give total number of shares now held by them: 869.

How many non-borrowing members have you? 411. Give total number of shares now held by them: 4,938.

How many female shareholders? 140. How many shares now held by them? 1,203.

What rate of interest is paid by borrowing member? 6 per cent.

Is your admission or membership fee per share or per member? Per share. How much? 25 cents.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? No.

State total operating expenses for the year: \$1,069.46.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	HENRY A. MENKER.....	565 Main street.
<i>Secretary</i>	JNO. A. KESSEL.....	511 Main street.
<i>Treasurer</i>	FRANK A. KEPPNER....	112 Best street.
<i>Attorney</i>	MARC W. COMSTOCK....	D. S. Morgan Building.

NOTE. — Report received too late for tabulation.

FRONTIER SAVINGS FUND AND AID ASSOCIATION.

No. 115 Amherst Street, Buffalo, N. Y.

[Organized under Laws of 1851. Commenced business 1891.]

ASSETS.

Loans on bond and mortgage (face value).....	\$8,800 00
Loans on other securities.....	5,900 00
Cash on hand and in bank.....	259 15
Installments due and unpaid.....	171 50

\$15,130 65

LIABILITIES.

Due shareholders, due installments paid.....	\$13,365 00
Due shareholders, installments paid in advance....	31 75
Balance to be paid out on loans made.....	100 00
Undivided earnings.....	1,633 90
	<hr/>
	\$15,130 65
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$137 24
Subscriptions on shares (installment).....	2,856 75
Mortgages redeemed.....	196 00
Premiums received.....	2 75
Interest received.....	652 60
Fines received.....	17 90
	<hr/>
	\$3,863 24
	<hr/> <hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$100 00
Loaned on other securities.....	3,000 00
Paid on withdrawals, dues.....	375 00
Paid on withdrawals, dividends.....	18 40
Salaries.....	84 00
Rent.....	12 00
Banking department.....	14 69
Cash on hand.....	259 15
	<hr/>
	\$3,863 24
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest.....	\$652 60
Premium.....	2 75
Fines.....	17 90
	<hr/>
	\$673 25
	<hr/> <hr/>

Cr.

Dividends on stock.....	\$18 40
Expenses.	110 69
	<hr/>
	\$129 09
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating?
Terminating.

What is the par value of stock per share (matured)? \$100.

Are your installment payments weekly or monthly; what amount per share? Weekly; 25 cents.

How many shares were issued during the year 1895? Not any.

How many shares were withdrawn during the year? 11.

How many borrowing members have you? 23. Give total number of shares now held by them: 214.

How many non-borrowing members have you? 2. Give total number of shares now held by them: 6.

How many female shareholders? 6. How many shares now held by them? 34.

What rate of interest is paid by borrowing member? \$5.20 per annum.

Is your admission or membership fee per share or per member? Per share. How much? 25 cents.

Total amount of admission fees paid by new members during year: Not any.

What premium plan do you follow: installment or gross or premium interest? Highest bidder.

Have you an expense fund? No.

State total operating expenses for the year: \$110.69.

How many foreclosures did you have in 1895? Not any.

Officers.	Names.	Post-office address.
<i>President</i>	B. J. WOODALL.....	202 Thompson street.
<i>Secretary</i>	FREDERICK FUHRMAN.....	197 Thompson street.
<i>Treasurer</i>	GEO. ARGUS.....	103 East street.
<i>Attorney</i>	DAVID SHEPHERD.....	1826 Niagara street.

GLOBE PERMANENT DIME SAVING AND LOAN ASSOCIATION.

No. 289 William Street, Buffalo, N. Y.

[Organized under Laws of 1851. Commenced business 1890.]

ASSETS.

Loans on bond and mortgage (face value).....	\$5,353 75
Real estate.	1,475 00
Cash on hand and in bank.....	206 07
Furniture and fixtures.....	30 00
	<hr/>
	\$7,064 82
	<hr/>

LIABILITIES.

Due shareholders, due installments paid, install- ments paid in advance and earnings credited....	\$6,602 11
Undivided earnings.	462 71
	<hr/>
	\$7,064 82
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$124 26
Subscriptions on shares (installment).....	3,399 90
Mortgages redeemed.	1,517 76
Interest received.....	217 40
Fines received.....	10 25
Initiation, entrance or membership fees.....	12 60
Rent.	31 00
	<hr/>
	\$5,313 17
	<hr/>

DISBURSEMENTS.

Paid on withdrawals, dues.....	\$5,043 60
Insurance premium.	6 10
Legal fees in foreclosure proceedings.....	57 40
Cash on hand.....	206 07
	<hr/>
	\$5,313 17
	<hr/>

EARNINGS ACCOUNT.

Dr.

Interest.	\$217 40
Fines.	10 25
Pass-books and initiation, membership or share fee. .	12 60
Rent.	31 00
	<hr/>
	\$271 25
	<hr/> <hr/>

Cr.

Dividends on stock.	\$252 40
Insurance premium.	6 10
Attorney fees.	57 40
	<hr/>
	\$315 90
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$100.

Are your installment payments weekly or monthly; what amount per share? Weekly; 10 cents.

How many shares were issued during the year 1895? 126.

How many shares were withdrawn during the year? 301.

How many borrowing members have you? 3. Give total number of shares now held by them: 53.

How many non-borrowing members have you? 36. Give total number of shares now held by them: 526.

How many female shareholders? 11. How many shares now held by them? 106.

What rate of interest is paid by borrowing member? About 5 per cent.

Is your admission or membership fee per share or per member? Per share. How much? 10 cents.

Total amount of admission fees paid by new members during year: \$12.60.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? No.

State total operating expenses for the year: None.

How many foreclosures did you have in 1895? One; deed given to association.

Officers.	Names.	Post-office address.
<i>President</i>	GEO. S. CARMAN.....	254 Bowen street.
<i>Secretary</i> ...	FRANK F. FUCHS.....	299 William street.
<i>Treasurer</i> ...	CHAS. G. PANKOW	289 William street.
<i>Attorney</i>	FRED. J. NAGEL.....	208 Hickory street.

GLOBE SAVINGS AND LOAN ASSOCIATION.

No. 530 William Street, Buffalo, N. Y.

[Organized under Laws of 1851. Commenced business 1886.]

ASSETS.

Loans on bond and mortgage (face value).....	\$62,190 00
Real estate (foreclosure)	2,989 01
Cash on hand and in bank.....	5,857 93
Insurance advanced	59 90
Overdrawn account	3 04
Foreclosure	10 00
	<hr/>
	\$71,109 88
	<hr/> <hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$63,912 13
Borrowed money	3,466 01
Undivided earnings	3,731 74
	<hr/>
	\$71,109 88
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$5,774 86
Subscriptions on shares (installment).....	46,431 70
Money borrowed	1,648 65
Mortgages redeemed	17,810 00

ERIE COUNTY.

215

Interest received.	\$4,006 78
Fines received.	139 65
Initiation, entrance or membership fees.	243 50
Rent	104 00
Water rent refunded	1 20
Bank interest	158 37
Premium	620 00
Premium refunded.....	34 45
Sale real estate	175 00
Real estate	875 00
Insurance refunded	41 00

\$78,064 16

DISBURSEMENTS.

Loaned on mortgage	\$8,060 00
Paid on withdrawals, dues	50,528 25
Salaries	558 20
Advertising and printing, and sundries	151 96
Rent	23 75
Interest	364 99
Borrowed money	10,050 72
Insurance advanced	91 90
Taxes	419 13
Real estate, by foreclosure	1,645 60
Real estate expenses	145 11
Foreclosure expenses advanced.....	93 47
Banking department	72 90
Fines refunded	25
Cash on hand	5,857 93

\$78,064 16

EARNINGS ACCOUNT.

Dr.

Interest	\$4,165 15
Premium	654 45

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Fines.	\$139 65
Pass-books and initiation, membership or share fee..	243 50
Rent.	104 00
	<hr/>
	\$5,306 75

Cr.

Dividends on stock	\$3,033 45
Interest on borrowed money	364 99
Salaries	558 20
Office rent	23 75
Books and sundries	151 96
State banking department	72 90
Balance	1,101 50
	<hr/>
	\$5,306 75

Is the plan of your association permanent, serial or terminating?

Permanent.

What is the par value of stock per share (matured)? \$130.

Are your installment payments weekly or monthly; what amount per share? Weekly; 25 cents.

How many shares were issued during the year 1895? 982.
How many shares were withdrawn during the year? 701.

How many borrowing members have you? 56. Give total number of shares now held by them: 473.

How many non-borrowing members have you? 468. Give total number of shares now held by them: 3,509.

How many female shareholders have you? 175. How many shares now held by them? 1,327.

What rate of interest is paid by borrowing member? 6 per cent.

Is your admission or membership fee per share or per member? Per share. How much? 25 cents.

Total amount of admission fees paid by new members during year: No separate record kept; about \$245.50.

What premium plan do you follow: installment or gross or premium interest? Fixed.

Have you an expense fund? No.

State total operating expenses for the year: \$806.81.

How many foreclosures did you have in 1895? Two.

Officers.	Names.	Post-office address.
<i>President</i>	ERNST BINDIG	116 Sherman street.
<i>Secretary</i> ...	ROBERT A. UTEICH.....	213 Madison street.
<i>Treasurer</i> ...	FREDERICK GERBER	103 Peckham street.
<i>Attorney</i>	CHAS. J. BAKERT	530 William street.

GOODELL PERMANENT LOAN ASSOCIATION.

No. 159 Goodell Street, Buffalo, N. Y.

[Organized under Laws of 1851. Commenced business 1888.]

ASSETS.

Loans on bond and mortgage (face value).....	\$34,190 00
Cash on hand and in bank.....	1,230 91
Furniture and fixtures.	42 50
Installments due and unpaid.....	518 00
Interest due and unpaid.....	149 85
Fines due and unpaid.....	135 57
	<hr/>
	\$36,266 83
	<hr/> <hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$30,896 25
Due shareholders, earnings credited.....	3,151 69
Borrowed money.	850 00
Undivided earnings.	1,368 89
	<hr/>
	\$36,266 83
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$1,088 83
Subscriptions on shares (installment).....	14,986 50
Mortgages redeemed.	8,060 00
Premiums received.	60 00
Interest received.	1,354 17

218 REPORT ON CO-OPERATIVE SAVINGS AND LOAN ASSOCIATIONS.

Fines received.	\$8 34
Initiation, entrance or membership fees.	50 50
Profit and loss.	2 00

\$25,610 34

DISBURSEMENTS.

Loaned on mortgage.	\$780 00
Paid on withdrawals, dues.	19,019 00
Paid on withdrawals, dividends.	2,948 56
Salaries.	312 00
Stationery, etc.	30 50
Interest on borrowed money.	92 91
Bills payable.	1,150 00
Appraisal committee.	1 50
Banking department.	31 59
Profit and loss.	1 95
Rebates on loans repaid.	11 42
Cash on hand.	1,230 91

\$25,610 34

EARNINGS ACCOUNT.

Dr.

Interest.	\$1,354 17
Premium.	60 00
Fines.	8 34
Cash over.	2 00

\$1,424 51

Cr.

Dividends on stock.	\$1,151 47
Interest on borrowed money.	92 91
Expenses.	375 59
Rebates on loans repaid.	11 42

\$1,631 39

Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$130.

Are your installment payments weekly or monthly; what amount per share? Weekly; 25 cents.

How many shares were issued during the year 1895? 202. How many shares were withdrawn during the year? 291.

How many borrowing members have you? 18. Give total number of shares now held by them: 272.

How many non-borrowing members have you? 121. Give total number of shares now held by them: 899.

How many female shareholders? 52. How many shares now held by them? 306.

What rate of interest is paid by borrowing member? \$7.80 per share per year.

Is your admission or membership fee per share or per member? Per share. How much? 25 cents.

Total amount of admission fees paid by new members during year: \$50.50.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? No.

State total operating expenses for the year: \$479.92.

How many foreclosures did you have in 1895? One.

Officers.	Names.	Post-office address.
<i>President</i>	J. HENRY WALLENHORST ..	113 Goodell street.
<i>Secretary</i>	JOHN R. SCHWEIGERT	34 Holland place.
<i>Treasurer</i>	HENRY J. CROCOLL.....	793 Michigan street.
<i>Attorney</i>	FRANCIS J. STEPHEN	117 Franklin street.

GUILFORD SAVINGS AND LOAN ASSOCIATION.

Buffalo, N. Y.

[Organized under Laws of 1851. Commenced business 1889.]

ASSETS.

Cash on hand and in bank **\$9 25**

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LIABILITIES.

Due shareholders, due installments paid.....	\$9 25
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RECEIPTS.

Cash on hand January 1, 1895.....	\$0 25
Subscriptions on shares (installment).....	113 00
	<hr/>
	\$113 25

DISBURSEMENTS.

Paid on withdrawals, dues	\$104 00
Cash on hand	9 25
	<hr/>
	\$113 25

Officers.	Names.	Post-office address.
<i>President</i>	C. B. GAGE.....	Buffalo, N. Y.
<i>Secretary</i>	F. H. EVERHART.....	Buffalo, N. Y.
<i>Treasurer</i>	F. H. EVERHART.....	Buffalo, N. Y.
<i>Attorney</i>	F. H. EVERHART.....	Buffalo, N. Y.

HAMBURGH SAVINGS AND LOAN ASSOCIATION.

Hamburgh, N. Y.

[Organized under Laws of 1851. Commenced business 1890.]

ASSETS.

Loans on bond and mortgage (face value)	\$34,450 00
Loans on other securities	980 00
Cash on hand and in bank	2,913 93
Furniture and fixtures	138 36
Installments due and unpaid	158 00
	<hr/>
	\$38,640 29

LIABILITIES.

Due shareholders, due installments paid.....	\$30,500 09
Due shareholders, installments paid in advance	54 75
Due shareholders, earnings credited.....	8,032 65
Undivided earnings	52 80
	<hr/>
	\$38,640 29
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$412 87
Subscriptions on shares (installment)	8,345 25
Mortgages redeemed	2,520 00
Premium received	490 00
Interest received.	2,018 61
Fines received.	20 05
Initiation, entrance or membership fees	40 50
Transfer fees	50
	<hr/>
	\$13,847 78
	<hr/> <hr/>

DISBURSEMENTS.

Loaned on mortgage	\$6,370 00
Paid on withdrawals, dues	3,549 50
Paid on withdrawals, interest	494 94
Salaries	175 00
Advertising and printing	8 25
Rent	35 00
Paid on withdrawals, bonus	209 00
Banking department.....	29 29
Rebate premium mortgage returned	61 23
Incidentals	1 64
Cash on hand	2,913 93
	<hr/>
	\$13,847 78
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest	\$1,523 67
Premium	428 77
Fines	20 05
Transfer fees	50
Pass-books and initiation, membership or share fee. .	40 50
Withdrawn shares	655 90
	<hr/>
	\$2,669 39
	<hr/> <hr/>

Cr.

Expenses.	\$249 18
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating?
Serial.

What is the par value of stock per share (matured)? \$130.

Are your installment payments weekly or monthly; what amount per share? Weekly; 25 cents.

How many shares were issued during the year 1895? 146.

How many shares were withdrawn during the year? 77.

How many borrowing members have you? 36. Give total number of shares now held by them: 270.

How many non-borrowing members have you? 114. Give total number of shares now held by them: 370.

How many female shareholders? 53. How many shares now held by them? 216.

What rate of interest is paid by borrowing member? 6 per cent.

Is your admission or membership fee per share or per member? Per share. How much? 25 cents.

Total amount of admission fees paid by new members during year: \$40.50; to association.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? No.

State total operating expenses for the year: \$249.18.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	NEWTON C. FISH.....	Hamburgh, N. Y.
<i>Secretary</i>	OTHO CHURCHILL	Hamburgh, N. Y.
<i>Treasurer</i>	GEO. J. BRENDDEL.....	Hamburgh, N. Y.
<i>Attorney</i>	FAYETTE KELLY	Hamburgh, N. Y.

HERCULES PERMANENT SAVING AND LOAN ASSOCIATION.

No. 217 Cherry Street, Buffalo, N. Y.

[Organized under Laws of 1851. Commenced business 1885.]

ASSETS.

Loans on bond and mortgage (face value).....	\$3,715 50
Loans on other securities.....	130 00
Cash on hand and in bank.....	1,527 62
Furniture and fixtures.	50 00
	<hr/>
	\$5,423 12
	<hr/> <hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$5,254 25
Due shareholders, earnings credited.....	101 76
Undivided earnings.	20 56
Surplus.	46 55
	<hr/>
	\$5,423 12
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$340 36
Subscriptions on shares (installment).....	10,315 00
Mortgages redeemed.	335 47
Premiums received.	27 50

224 REPORT ON CO-OPERATIVE SAVINGS AND LOAN ASSOCIATIONS.

Interest received.	\$196 80
Fines received.	7 90
Initiation, entrance or membership fees.	158 75

\$11,381 78

DISBURSEMENTS.

Loaned on mortgage.	\$260 00
Loaned on other securities.	130 00
Paid on withdrawals, dues.	9,050 32
Paid on withdrawals, dividends.	228 29
Salaries.	153 80
Advertising and printing.	11 75
Rent.	15 00
Making report.	5 00
Cash on hand.	1,527 62

\$11,381 78

EARNINGS ACCOUNT.

Dr.

Interest.	\$196 80
Premium.	27 50
Fines.	7 90
Pass-books and initiation, membership or share fee.	158 75
Surplus January 1, 1895.	69 44

\$460 39

Cr.

Dividends on stock.	\$228 29
Expenses.	185 55
Surplus December 31, 1895.	46 55

\$460 39

Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$130.

Are your installment payments weekly or monthly; what amount per share? Weekly; 25 cents.

How many shares were issued during the year 1895? 614. How many shares were withdrawn during the year? 481.

How many borrowing members have you? 4. Give total number of shares now held by them: 48.

How many non-borrowing members have you? 76. Give total number of shares now held by them: 744.

How many female shareholders? 25. How many shares now held by them? 164.

What rate of interest is paid by borrowing member? 6 per cent.

Is your admission or membership fee per share or per member? Per share. How much? 25 cents and 50 cents.

Total amount of admission fees paid by new members during year: \$74.75.

What premium plan do you follow: installment or gross or premium interest? To highest bidder.

Have you an expense fund? No.

State total operating expenses for the year: \$185.55.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	CHAS. DETHLOFF	55 Berlin street.
<i>Secretary</i>	JOHN BRAEUNLICH.....	105 Peach street.
<i>Treasurer</i>	PETER HORSCH	217 Cherry street.
<i>Attorney</i>	JOHN A. STEIN	2 Law Exchange.

HOMESTEAD SAVINGS AND LOAN ASSOCIATION.

No. 19 West Mohawk Street, Buffalo, N. Y.

[Organized under Laws of 1851. Commenced business 1884.]

ASSETS.

Loans on bond and mortgage (face value).....	\$317,207 00
Loans on other securities (shares).....	8,084 00

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Real estate (foreclosure).....	\$6,698 20
Cash on hand and in bank.....	27,406 85
Furniture and fixtures.	754 10
Accounts, insurance and taxes advanced.....	139 73
	<hr/>
	\$360,289 88
	<hr/> <hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$308,227 89
Due shareholders, installments paid in advance....	707 60
Due shareholders, earnings credited.....	16,787 80
Undivided earnings.	25,295 66
Due shareholders, paid-up shares.....	9,000 00
Due shareholders, dividends on paid-up shares.....	159 48
Interest paid in advance.....	103 80
Suspended dues (cash over).....	7 65
	<hr/>
	\$360,289 88
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$25,196 16
Subscriptions on shares (installment).....	140,994 80
Subscriptions on shares (single-payment).....	6,600 00
Money borrowed.	2,000 00
Mortgages redeemed.....	27,006 00
Other loans redeemed.....	3,650 00
Premiums received, gross.....	7,570 65
Premiums received, installment.....	58 00
Interest received.	18,033 42
Fines received and transfers.....	512 74
Initiation, entrance or membership fees.....	955 90
Dues paid in advance.....	2,960 30
Interest paid in advance.....	435 18
Accounts, loans held back, etc.....	2,088 33
Rent.	210 00

ERIE COUNTY.

227

Real estate.	\$320 55
Dividends rebated.	1 93
Suspended dues.	14 50

\$238,608 46

DISBURSEMENTS.

Loaned on mortgage.	\$85,496 00
Loaned on other securities (shares).	4,818 .00
Paid on withdrawals, dues and dividends.	101,546 74
Paid on withdrawals, paid-up shares.	5,200 00
Paid on withdrawals, dividends on paid-up shares.	272 68
Salaries.	1,812 00
Advertising.	73 00
Rent.	550 25
Sundry expenses.	360 69
Real estate expense.	347 63
Paid borrowed money.	2,000 00
Books and printing.	229 25
Accounts, loans held back, etc.	3,728 76
Dues in advance.	2,270 90
Interest in advance.	346 14
Real estate (foreclosed).	2,018 72
Interest and discounts.	121 13
Suspended dues.	9 72
Cash on hand.	27,406 85

\$238,608 46

EARNINGS ACCOUNT.

Dr.

Interest.	\$18,033 42
Premium, gross for 1895.	7,570 65
Fines and transfer fees.	512 74
Pass-books and initiation, membership or share fee.	955 90

Rent.	\$210 00
Installment premium.	58 00
Unearned premium.	784 36

\$28,125 07

Cr.

Dividends on stock.	\$17,060 47
Interest on borrowed money.	121 13
Expenses.	3,372 82
Unearned premium from gross premium for 1895. . .	7,570 65

\$28,125 07

Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$50 and \$100.

Are your installment payments weekly or monthly; what amount per share? Weekly, monthly and quarterly; 10 cents per share.

How many shares were issued during the year 1895? 14,412.
How many shares were withdrawn during the year? 9,709.

How many borrowing members have you? 208. Give total number of shares now held by them: 5,552.

How many non-borrowing members have you? 1,032. Give total number of shares now held by them: 23,055.

How many female shareholders? 500. How many shares now held by them? 8,272.

What rate of interest is paid by borrowing member? 6 per cent.

Is your admission or membership fee per share or per member? Per share. How much? 20 cents for \$100 shares; 10 cents for \$50 shares.

Total amount of admission fees paid by new members during year: \$955.90.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? No.

State total operating expenses for the year: \$3,382.72.

How many foreclosures did you have in 1895? One.

Officers.	Names.	Post-office address.
<i>President</i>	MICHAEL NELLANY	Erie County Bank Bldg.
<i>Secretary</i>	CHARLES H. RODGERS . .	19 West Mohawk street.
<i>Treasurer</i>	FERNANDO J. RIESTER . .	29 Pearl street.
<i>Attorney</i>	FRED. GRENIER	Mooney & Brisbane Bldg.

HYDRAULIC MUTUAL SAVINGS AND LOAN ASSOCIATION.

No. 709 Seneca Street, Buffalo, N. Y.

[Organized under Laws of 1851. Commenced business 1881.]

ASSETS.

Loans on bond and mortgage (face value)	\$26,185 75
Real estate (foreclosure)	1,938 50
Cash on hand and in bank	2,805 17
Furniture and fixtures	75 00
	<hr/>
	\$31,004 42

LIABILITIES.

Due shareholders, due installments paid	\$24,970 50
Due shareholders, earnings credited	3,386 72
Undivided earnings (interest)	445 78
Undivided premiums	610 75
Paid on contract	135 23
Surplus	1,455 44
	<hr/>
	\$31,004 42

RECEIPTS.

Cash on hand January 1, 1895	\$2,398 51
Subscriptions on shares (installment)	13,323 75
Mortgages redeemed	17,134 00

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Interest received.	\$1,702 17
Fines received.	86 05
Initiation, entrance or membership fees.	156 25
House contract.	110 00
	<hr/>
	\$34,910 73
	<hr/>

DISBURSEMENTS.

Loaned on mortgage.	\$8,100 00
Paid on withdrawals, dues.	20,358 50
Paid on withdrawals, dividends.	3,112 55
Salaries.	420 94
Rent.	20 00
Supplies.	35 50
Repairs.	20 50
Banking department.	37 57
Cash on hand.	2,805 17
	<hr/>
	\$34,910 73
	<hr/>

EARNINGS ACCOUNT.

Dr.

Interest.	\$1,702 17
Premium.	819 50
Fines.	86 05
Pass-books and initiation, membership or share fee.	156 25
Undivided premium.	109 00
Undivided interest.	1,025 33
	<hr/>
	\$3,898 30
	<hr/>

Cr.

Dividends on stock.	\$2,307 26
Expenses.	534 51
Undivided premium.	610 75
Undivided interest.	445 78
	<hr/>
	\$3,898 30
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Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$100.

Are your installment payments weekly or monthly; what amount per share? Weekly; 25 cents.

How many shares were issued during the year 1895? 602.
How many shares were withdrawn during the year? 639.

How many borrowing members have you? 44. Give total number of shares now held by them: 258.

How many non-borrowing members have you? 108. Give total number of shares now held by them: 744.

How many female shareholders? 52. How many shares now held by them? 264.

What rate of interest is paid by borrowing member? 12 1-2 cents per share per week.

Is your admission or membership fee per share or per member? Per share. How much? 25 cents.

Total amount of admission fees paid by new members during year: \$156.25.

What premium plan do you follow: installment or gross or premium interest? Highest bidder.

Have you an expense fund? No.

State total operating expenses for the year: \$534.51.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President...</i>	EDWARD AST	82 Manitoba street.
<i>Secretary..</i>	JULIEN A. RIESTER	230 East Ferry street.
<i>Treasurer..</i>	EUGENE J. RIESTER	1583 Niagara street.
<i>Attorney...</i>	HENRY W. BRENDEN	Main and Court streets.

INDUSTRY PERMANENT DIME SAVINGS AND LOAN ASSOCIATION.

Peckham and Krettner Streets, Buffalo, N. Y.

[Organized under Laws of 1851. Commenced business 1891.]

ASSETS.

Loans on bond and mortgage (face value).....	\$10,900 00
Cash on hand and in bank.....	2,703 97
Insurance premium advanced	1 50
	<hr/>
	\$13,605 47
	<hr/> <hr/>

LIABILITIES.

Due shareholders, due installments paid, installments paid in advance, earnings credited.....	\$12,250 86
Undivided earnings.	1,354 61
	<hr/>
	\$13,605 47
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$664 03
Subscriptions on shares (installment).....	9,839 80
Mortgages redeemed.	300 00
Interest received.	587 10
Fines received.	12 68
Initiation, entrance or membership fees.....	87 05
Insurance premium paid back.....	6 00
	<hr/>
	\$11,496 66
	<hr/> <hr/>

DISBURSEMENTS.

Paid on withdrawals, dues and dividends.....	\$8,019 38
Salaries.	220 75
Advertising and printing.	3 00
Rent.	10 00
Paid note at bank.....	500 00

State banking department.....	\$32 06
Insurance premium advanced.	7 50
Cash on hand.	2,703 97

\$11,496 66

EARNINGS ACCOUNT.

Dr.

Interest.	\$587 10
Fines.	12 68
Pass-books and initiation, membership or share fee. .	87 05
On hand last report.	1,403 53

\$2,090 36

Cr.

Dividends on stock	\$469 94
Expenses.	265 81
Undivided earnings.	1,354 61

\$2,090 36

Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$100.

Are your installment payments weekly or monthly; what amount per share? Weekly; 10 cents.

How many shares were issued during the year 1895? 1,445.
How many shares were withdrawn during the year? 1,572.

How many borrowing members have you? 12. Give total number of shares now held by them: 137.

How many non-borrowing members have you? 97. Give total number of shares now held by them: 1,604.

How many female shareholders? 34. How many shares now held by them? 296.

What rate of interest is paid by borrowing member? 10 cents per share per week.

Is your admission or membership fee per share or per member?
Per share. How much? 10 cents.

Total amount of admission fees paid by new members during
year: \$29.60.

What premium plan do you follow: installment or gross or
premium interest? Fixed.

Have you an expense fund? Yes. Of what does it consist?
Of all moneys undivided. Give total amount of expense fund
received during year: \$686.83. Give balance on hand of expense
fund December 31, 1895: \$1,354.61.

State total operating expenses for the year: \$265.81.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President...</i>	C. LOUIS FRITZ	149 Peckham street.
<i>Secretary..</i>	JOHN O. G. ROBERT.	191 Sherman street.
<i>Treasurer..</i>	WM. RUEHL	Krettner and Peckham streets.

IRISH-AMERICAN SAVINGS AND LOAN ASSOCIATION.

No. 13 West Swan Street, Buffalo, N. Y.

[Organized under Laws of 1851. Commenced business 1884.]

ASSETS.

Loans on bond and mortgage (face value)	\$613,112 00
Loans on other securities	42,770 00
Real estate (foreclosure)	8,991 75
Cash on hand and in bank	6,954 79
Furniture and fixtures	688 00
Bank certificates	60,000 00
Insurance advanced	196 07
	<hr/>
	\$732,712 61
	<hr/>

LIABILITIES.

Due shareholders, due installments paid	\$606,723 50
Undivided earnings	118,889 11
Reserve.	7,100 00
	<hr/>
	\$732,712 61
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$7,938 46
Subscriptions on shares (installment)	236,578 25
Mortgages redeemed	118,148 00
Other loans redeemed.	35,750 00
Premiums received	10,280 00
Interest received.	38,146 46
Fines received.	1,890 04
Initiation, entrance or membership fees.....	1,235 25
Transfer fees	26 00
Insurance.....	144 14
Real estate	4,055 75
Bank certificates	30,000 00
Bank interest	1,034 80
	<hr/>
	\$485,227 15
	<hr/>

DISBURSEMENTS.

Loaned on mortgage	\$157,180 00
Loaned on other securities.....	35,230 00
Paid on withdrawals, dues	181,345 25
Paid on withdrawals, dividends	37,822 71
Salaries	2,345 00
Advertising and printing	278 08
Rent	400 00
Appraisal	780 00
Insurance	139 50
Real estate	2,151 07
Bank certificates.	60,000 00
Banking department	116 60
Auditing	30 00
Taxes	132 59
Other expenses	321 56
Cash on hand	6,954 79
	<hr/>
	\$485,227 15
	<hr/>

EARNINGS ACCOUNT.

Dr.

Interest	\$38,146 46
Premium	10,280 00
Fines	1,890 04
Transfer fees	26 00
Pass-books and initiation, membership or share fee..	1,235 25
	<hr/>
	\$51,577 75
	<hr/>

Cr.

Dividends on stock	\$37,822 71
Expenses	4,271 24
	<hr/>
	\$42,093 95
	<hr/>

Is the plan of your association permanent, serial or terminating?
Serial.

What is the par value of stock per share (matured)? \$130.

Are your installment payments weekly or monthly; what
amount per share? Weekly; 25 cents.

How many shares were issued during the year 1895? 7,304.
How many shares were withdrawn during the year? 5,186.

How many borrowing members have you? 510. Give total
number of shares now held by them: 5,722.

How many non-borrowing members have you? 1,670. Give
total number of shares now held by them: 13,637.

What rate of interest is paid by borrowing member? 6 per
cent.

Is your admission or membership fee per share or per member?
Per share. How much? 25 cents.

Total amount of admission fees paid by new members during
year: No record.

What premium plan do you follow: installment or gross or
premium interest? Gross.

Have you an expense fund? No.

State total operating expenses for the year: \$4,271.24.

How many foreclosures did you have in 1895? Two.

Officers.	Names.	Post-office address.
<i>President</i>	WILLIAM J. FORSYTH.....	Buffalo, N. Y.
<i>Secretary</i>	J. W. DOOLEY.....	Buffalo, N. Y.
<i>Treasurer</i>	JAMES HANRAHAN.....	Buffalo, N. Y.
<i>Attorney</i>	P. W. LAWLER	Buffalo, N. Y.

LANCASTER SAVINGS AND LOAN ASSOCIATION.

Lancaster, N. Y.

[Organized under Laws of 1851. Commenced business 1890.]

ASSETS.

Loans on bond and mortgage (face value).....	\$30,550 00
Loans on other securities.....	900 00
Real estate.	1,090 10
Cash on hand and in bank.....	4,660 76
	<hr/>
	\$37,200 86
	<hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$29,476 75
Balance to be paid out on loans made.....	450 00
Undivided earnings.	7,274 11
	<hr/>
	\$37,200 86
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$5,185 19
Subscriptions on shares (installment).....	9,477 50
Mortgages redeemed.....	5,590 00
Other loans redeemed.	200 00
Premiums received.....	630 00
Interest received.	1,905 51
Fines received.....	186 78
Initiation, entrance or membership fees.....	44 00
Rent.....	64 00
	<hr/>
	\$23,282 98
	<hr/>

DISBURSEMENTS.

Loaned on mortgage.	\$8,780 00
Loaned on other securities.	900 00
Paid on withdrawals, dues.	6,495 25
Paid on withdrawals, dividends.	503 50
Salaries.	200 00
Advertising and printing.	13 75
Rent.	50 83
Repairs and taxes.	270 60
Inspecting property.	3 00
Banking department.	23 79
Real estate.	871 50
Paid on loan made in 1894.	510 00
Cash on hand.	4,660 76
	<hr/>
	\$23,282 98
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest.	\$1,905 51
Premium.	630 00
Fines.	186 78
Pass-books and initiation, membership or share fee. .	44 00
Rent.	64 00
	<hr/>
	\$2,830 29
	<hr/> <hr/>

Cr.

Dividends on stock.	\$503 50
Expenses.	291 37
	<hr/>
	\$794 87
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$130.

Are your installment payments weekly or monthly; what amount per share? Weekly; 25 cents.

How many shares were issued during the year 1895? 176.

How many shares were withdrawn during the year? 181.

How many borrowing members have you? 31. Give total number of shares now held by them: 241.

How many non-borrowing members have you? 117. Give total number of shares now held by them: 457.

How many female shareholders? 29. How many shares now held by them? 153.

What rate of interest is paid by borrowing member? 6 per cent.

Is your admission or membership fee per share or per member? Per share. How much? 25 cents.

Total amount of admission fees paid by new members during year: \$44.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? No.

State total operating expenses for the year: \$289.37.

How many foreclosures did you have in 1895? One.

Officers.	Names.	Post-office address.
<i>President</i>	PHILIP MARTZLOFF.....	Lancaster, N. Y.
<i>Secretary</i>	MILTON BROWN.....	Lancaster, N. Y.
<i>Treasurer</i>	CHRISTOPHER G. FUNKE...	Lancaster, N. Y.
<i>Attorney</i>	H. B. VAN PEYMA.....	Lancaster, N. Y.

LEXINGTON DIME SAVINGS AND LOAN ASSOCIATION.

Buffalo, N. Y.

[Organized under Laws of 1851. Commenced business 1891.]

ASSETS.

Loans on bond and mortgage (face value).....	\$8,800 00
Cash on hand and in bank.....	1,309 46
	<hr/>
	\$10,109 46
	<hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$7,855 00
Due shareholders, earnings credited.....	1,283 50
Undivided earnings.	970 96
	<hr/>
	\$10,109 46
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$727 74
Subscriptions on shares (installment).....	8,772 08
Mortgages redeemed.	1,075 00
Premiums received.	215 00
Interest received.	523 93
Fines received.	195 57
Initiation, entrance or membership fees.....	12 50
	<hr/>
	\$11,521 82
	<hr/> <hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$2,550 00
Paid on withdrawals, dues and dividends.....	7,432 97
Salaries.	122 50
Commission.	3 00
Safe.	95 00
Insurance.	6 00
Seal.	1 85
State bank.	1 04
Cash on hand.	1,309 46
	<hr/>
	\$11,521 82
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest.	\$523 93
Premium.	215 00
Fines.	195 57
Pass-books and initiation, membership or share fee. .	12 50
	<hr/>
	\$947 00
	<hr/> <hr/>

Cr.

Dividends on stock.....	\$492 64
Salaries.	122 50
Safe.	95 00
Insurance.	6 00
Seal.	1 85
State bank.	1 04
Commission.	3 00
Cash to balance.....	224 97
	<hr/>
	\$947 00
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$100.

Are your installment payments weekly or monthly; what amount per share? Weekly; 10 cents.

How many shares were issued during the year 1895? 970.
How many shares were withdrawn during the year? 400.

How many borrowing members have you? 11. Give total number of shares now held by them: 187.

How many non-borrowing members have you? 75. Give total number of shares now held by them: 1,615.

How many female shareholders? 30. How many shares now held by them? 407.

What rate of interest is paid by borrowing member? 6 per cent.

Is your admission or membership fee per share or per member?
Per share. How much? 10 cents.

Total amount of admission fees paid by new members during year: \$12.50.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? No.

State total operating expenses for the year: \$134.39.

How many foreclosures did you have in 1895? One.

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Officers.	Names.	Post-office address.
<i>President</i>	MARK B. MARVIN	14 West Seneca street.
<i>Secretary</i>	CHAS. W. BUTLIN	335 Hoyt street.
<i>Treasurer</i>	FRANK E. VELZY	44 Niagara street.
<i>Attorney</i>	C. D. STICKNEY	73 West Eagle street.

LOVEJOY PERMANENT DIME SAVING AND LOAN ASSOCIATION.

Buffalo, N. Y.

[Organized under Laws of 1851. Commenced business 1891.]

ASSETS.

Loans on bond and chattel mortgage (face value)....	\$200 00
Loans on other securities (notes).....	2,400 00
Cash on hand and in bank.....	636 52
	<hr/>
	\$3,236 52
	<hr/> <hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$2,975 30
Due shareholders, earnings credited.....	84 29
Undivided earnings.	176 93
	<hr/>
	\$3,236 52
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$470 45
Subscriptions on shares (installment).....	3,717 80
Chattel mortgage redeemed.....	100 00
Other loans redeemed (notes).....	800 00
Premiums received.	179 30
Interest received.	108 60
Initiation, entrance or membership fees.....	103 80
	<hr/>
	\$5,479 95
	<hr/> <hr/>

DISBURSEMENTS.

Loaned on chattel mortgage.....	\$200 00
Loaned on other securities (notes).....	2,550 00
Paid on withdrawals, dues.....	1,893 20
Paid on withdrawals, dividends.....	72 09
Salaries.	94 25
Books, stationery, etc.....	14 04
Banking department.....	19 85
Cash on hand.....	636 52
	<hr/>
	\$5,479 95
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest.	\$108 60
Premium.	179 30
Pass-books and initiation, membership or share fee. .	103 80
	<hr/>
	\$391 70
	<hr/> <hr/>

Cr.

Dividends on stock.....	\$72 09
Expenses.	128 14
	<hr/>
	\$200 23
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$100.

Are your installment payments weekly or monthly; what amount per share? Weekly; 10 cents.

How many shares were issued during the year 1895? 548. How many were withdrawn during the year? 409.

How many borrowing members have you? 22. Give total number of shares now held by them: 505.

How many non-borrowing members have you? 36. Give total number of shares now held by them: 518.

How many female shareholders? 4. How many shares now held by them? 75.

What rate of interest is paid by borrowing member? 6 per cent.

Is your admission or membership fee per share or per member? Per share. How much? 10 cents.

Total amount of admission fees paid by new members during year: \$103.80.

What premium plan do you follow: installment or gross or premium interest? Fixed.

Have you an expense fund? No.

State total operating expenses for the year: \$128.14.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	WILLIAM ROEDEL	897 Clinton street.
<i>Secretary</i>	HY. RIEBLING.....	203 Shumway street.
<i>Treasurer</i>	SEBASTIAN HINTERMEYER ..	127 Lovejoy street.
<i>Attorney</i>	JOHN O. G. ROBERT.....	191 Sherman street.

MASTEN AND EATON PERMANENT SAVINGS AND AID ASSOCIATION.

Buffalo, N. Y.

[Organized under Laws of 1851. Commenced business 1887.]

ASSETS.

Loans on bond and mortgage (face value).....	\$3,250 00
Cash on hand and in bank	121 37
	<hr/>
	\$3,371 37
	<hr/> <hr/>

LIABILITIES.

Due shareholders, due installments paid	\$3,250 12
Balance to be paid out on loans made	121 25
	<hr/>
	\$3,371 37
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895	\$879 84
Subscriptions on shares (installment)	2,972 25
Mortgages redeemed	316 00
Interest received.	135 75
Fines received.	11 60
Initiation, entrance or membership fees	67 00

\$4,382 44

DISBURSEMENTS.

Paid on withdrawals, dues	\$3,618 11
Salaries	78 00
Rent	9 20
Borrowed money	500 00
Interest on borrowed money	15 00
Banking department	35 75
Stationery	5 01
Cash on hand	121 37

\$4,382 44

EARNINGS ACCOUNT.

Dr.

Interest	\$135 75
Fines	11 60
Pass-books and initiation, membership or share fee. .	67 00

\$214 35

Cr.

Dividends on stock	\$125 38
Interest on borrowed money	15 00
Expenses	127 95

\$268 33

Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$130.

Are your installment payments weekly or monthly; what amount per share? Weekly; 25 cents.

How many shares were issued during the year 1895? 268.
How many shares were withdrawn during the year? 243.

How many borrowing members have you? 4. Give total number of shares now held by them: 25.

How many non-borrowing members have you? 39. Give total number of shares now held by them: 243.

How many female shareholders? 18. How many shares now held by them? 70.

What rate of interest is paid by borrowing member? 6 per cent.

Is your admission or membership fee per share or per member? Per share. How much? 25 cents.

Total amount of admission fees paid by new members during year: \$13.

What premium plan do you follow: installment or gross or premium interest? Highest bidder.

Have you an expense fund? Yes. Of what does it consist? Initiation fees and fines. Give total amount of expense fund received during year: \$78.60. Give balance on hand of expense fund December 31, 1895: \$20.95.

State total operating expenses for the year: \$142.95.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President...</i>	FRITZ KLEIN	20 Eaton street.
<i>Secretary..</i>	LOUIS BERNICKE	113 Eaton street.
<i>Treasurer..</i>	JACOB ZIMMER.....	280 Northampton street.
<i>Attorney...</i>	HENRY W. BRENDL	Court and Main streets.

METROPOLITAN MUTUAL SAVINGS AND LOAN ASSOCIATION.

Buffalo, N. Y.

[Organized under Laws of 1851. Commenced business 1885.]

ASSETS.

Loans on bond and mortgage (face value)	\$7,280 00
Real estate (foreclosure)	2,753 83
Cash on hand and in bank	532 33
	<hr/>
	\$10,566 16
	<hr/> <hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$8,971 00
Due shareholders, earnings credited	474 47
Undivided earnings	1,120 69
	<hr/>
	\$10,566 16
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$147 31
Subscriptions on shares (installment).....	144 50
Mortgages redeemed	865 00
Interest received.....	198 95
Rent	183 25
	<hr/>
	\$1,539 01
	<hr/> <hr/>

DISBURSEMENTS.

Paid on withdrawals, dues	\$835 00
Paid on withdrawals, dividends	40 57
County tax	5 99
City tax.....	23 88
Water tax	13 50
Repairs, real estate	63 94
State banking department	23 80
Cash on hand.....	532 33
	<hr/>
	\$1,539 01
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest.....	\$198 95
Rent	183 25
	<hr/>
	\$382 20
	<hr/> <hr/>

Cr.

Expenses on real estate	\$107 31
State banking department	23 80
	<hr/>
	\$131 11
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$130.

Are your installment payments weekly or monthly; what amount per share? Weekly; 25 cents.

How many shares were issued during the year 1895? None.
How many shares were withdrawn during the year? 33.

How many borrowing members have you? 3. Give total number of shares now held by them: 60.

How many non-borrowing members have you? 27. Give total number of shares now held by them: 83.

How many female shareholders? 4. How many shares now held by them? 30.

What rate of interest is paid by borrowing member? 6 per cent.

Is your admission or membership fee per share or per member? Per share. How much? 25 cents.

Total amount of admission fees paid by new members during year: None.

What premium plan do you follow: installment or gross or premium interest? Net cash.

Have you an expense fund? Yes. Of what does it consist? Receipts for interest, rent and fines. Give total amount of

expense fund received during the year: \$382.20. Give balance on hand of expense fund December 31, 1895: \$734.87.

State total operating expenses for the year: \$131.11.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	JOSEPH PFEIFFER.....	402 Spring street.
<i>Secretary</i>	GEO. A. PARADEIS.....	676 Broadway.
<i>Treasurer</i>	GEO. H. KUHN.....	649 Sycamore street.
<i>Attorney</i>	JOHN P. ZENNER.....	932 Genesee street.

MULBERRY PERMANENT SAVINGS AND LOAN ASSOCIATION.

Buffalo, N. Y.

[Organized under Laws of 1851. Commenced business 1886.]

ASSETS.

Loans on bond and mortgage (face value).....	\$6,841 75
Cash on hand and in bank.....	235 57
Furniture and fixtures.	60 00
	<hr/>
	\$7,137 32
	<hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$6,779 00
Due shareholders, earnings credited.....	138 32
Undivided earnings.	220 00
	<hr/>
	\$7,137 32
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$111 47
Subscriptions on shares (installment).....	4,948 00
Interest received.	238 75
Initiation, entrance or membership fees.....	72 75
	<hr/>
	\$5,370 97
	<hr/>

DISBURSEMENTS.

Loaned on mortgage	\$100 00
Paid on withdrawals, dues.....	4,763 00
Paid on withdrawals, dividends.....	102 31
Salaries.	166 50
Advertising and printing.....	3 59
Cash on hand.....	235 57
	<hr/>
	\$5,370 97
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest.	\$238 75
Pass-books and initiation, membership or share fee..	72 75
	<hr/>
	\$311 50
	<hr/> <hr/>

Cr.

Dividends on stock.	\$141 41
Expenses.	170 09
	<hr/>
	\$311 50
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$130.

Are your installment payments weekly or monthly; what amount per share? Weekly; 25 cents.

How many shares were issued during the year 1895? 291.

How many shares were withdrawn during the year? 357.

How many borrowing members have you? 5. Give total number of shares now held by them: 51.

How many non-borrowing members have you? 49. Give total number of shares now held by them: 322.

How many female shareholders? 19. How many shares now held by them? 103.

What rate of interest is paid by borrowing member? 15 cents per share per week.

Is your admission or membership fee per share or per member? Per share. How much? 25 cents.

Total amount of admission fees paid by new members during year: \$17.25.

What premium plan do you follow: installment or gross or premium interest? Gross; deductive.

Have you an expense fund? No.

State total operating expenses for the year: \$170.09.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	JOHN SCHMIDT	109 Mulberry street.
<i>Secretary</i>	ANDREW WERNER	179 Maple street.
<i>Treasurer</i>	LORENZ KELLNER.....	159 Mulberry street.
<i>Attorney</i>	JACOB J. STEIN.....	Law Exchange.

MUTUAL HOME AND SAVINGS ASSOCIATION.

Grant and Ferry Streets, Buffalo, N. Y.

[Organized under Laws of 1851. Commenced business 1889.]

ASSETS.

Loans on bond and mortgage (face value).....	\$37,895 00
Loans on other securities.....	650 00
Real estate (foreclosure, \$1,448.04; exchange, \$844.40)	2,292 44
Cash on hand and in bank.....	2,848 05
Furniture and fixtures.....	154 00
Unclaimed.	9 84
	<hr/>
	\$43,849 33
	<hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$43,646 12
Undivided earnings.	203 21
	<hr/>
	\$43,849 33
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$1,584 72
Subscriptions on shares (installment).....	20,371 08
Money borrowed.	1,000 00
Mortgages redeemed.	8,710 00
Premiums received.	989 58
Interest received.	1,794 28
Fines received.	77 92
Initiation, entrance or membership fees.....	195 75
Real estate sold.....	7,865 00
Transfer fee.	2 00
Rent	9 00
Appraising fee not used.....	5 57
Insurance collected.....	18 81
Overpayment returned.	5 10
	<hr/>
	\$42,628 81
	<hr/> <hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$12,155 00
Loaned on other securities.....	130 00
Paid on withdrawals, dues and dividends.....	19,182 45
Salaries.	449 00
Advertising and printing.....	30 25
Rent.	104 00
Banking department	44 33
Real estate.	6,653 40
Bills payable.	1,000 00
Discount on bills payable	5 33
Searches and transfer fees.....	27 00
Cash on hand.....	2,848 05
	<hr/>
	\$42,628 81
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest.	\$1,794 28
Premium.	989 58
Fines.	77 92
Transfer fees.	2 00
Pass-books and initiation, membership or share fee. .	195 75
Overpayment returned.	5 10
Rent.	9 00
Appraising fee not used.	5 57
Insurance collected.	18 81
	<hr/>
	\$3,098 01
	<hr/> <hr/>

Cr.

Dividends on stock.	\$3,145 30
Interest on borrowed money.	5 33
Expenses.	1,422 43
	<hr/>
	\$4,573 06
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$130.

Are your installment payments weekly or monthly; what amount per share? Weekly; 10 cents and 25 cents.

How many shares were issued during the year 1895? 1,305.
How many shares were withdrawn during the year? 1,286.

How many borrowing members have you? 38. Give total number of shares now held by them: 264.

How many non-borrowing members have you? 235. Give total number of shares now held by them: 1,522.

How many female shareholders? 112. How many shares now held by them? 579.

What rate of interest is paid by borrowing members? 6 per cent.

Is your admission or membership fee per share or per member?
Per share. How much? 15 cents.

Total amount of admission fees paid by new members during
year: \$95.85.

What premium plan do you follow: installment or gross or
premium interest? Installment.

Have you an expense fund? No.

State total operating expenses for the year: \$659.91.

How many foreclosures did you have in 1895? Two.

Officers.	Names.	Post-office address.
<i>President</i>	BENJ. L. LATHROP.....	81 Breckenridge street.
<i>Secretary</i>	A. G. CHASE.....	306 West Ferry street.
<i>Treasurer</i>	E. G. HARDY.....	428 Herkimer street.
<i>Attorney</i>	HARVEY L. BROWN.....	32 Lawrence place.

MUTUAL INVESTMENT AND BUILDING ASSOCIATION.

No. 77 Erie County Savings Bank Building, Buffalo, N. Y.

[Organized under Laws of 1851. Commenced business 1891.]

ASSETS.

Loans on bond and mortgage (face value).....	\$640 00
Loans on other securities.....	58 00
Cash on hand and in bank.....	2,869 52
Furniture and fixtures.	98 00
Advanced to agents.	72 00
Englewood purchase.	30,000 00
Whitefield avenue purchase.	13,864 75
Bradford purchase.	3,727 08
Present value of land contracts.....	1,044 57
	<hr/>
	\$52,373 92
	<hr/> <hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$13,758 83
Prepaid stock.	2,170 00

Due on real estate:

Englewood purchase.	\$23,119 73
Whitefield avenue purchase.	5,606 68
Bradford purchase.	985 84
Profit and loss.	6,732 84
	<hr/>
	\$52,373 92
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895.	\$419 64
Subscriptions on shares (installment).	9,521 10
Subscriptions on shares (single-payment).	1,014 00
Interest received.	1 74
Membership fees.	3,659 15
Transfer fees.	13 75
Profit and loss.	1 25
Expense fund.	1,905 95
Interest on contract.	48 00
Real estate sales.	1,557 50
	<hr/>
	\$18,142 08
	<hr/> <hr/>

DISBURSEMENTS.

Loaned on mortgage.	\$640 00
Advanced to agents.	72 00
Loaned on other securities.	58 00
Paid on withdrawals, dues.	2,568 45
Profits allowed on withdrawals.	523 31
Salaries.	1,278 00
Advertising and printing.	279 80
Rent.	150 00
Transfer fees returned.	6 25
Fees to agents.	3,791 60
Interest on prepaid stock.	47 16
Profit and loss.	840 41
Sundry expenses.	401 60
Furniture and fixtures.	48 00

256 REPORT ON CO-OPERATIVE SAVINGS AND LOAN ASSOCIATIONS.

Taxes and interest on real estate.....	\$910 48
Payments on real estate.....	3,657 50
Cash on hand.	2,869 52

\$18,142 08

EARNINGS ACCOUNT.

Dr.

Interest.	\$1 74
Transfer fees.	7 50
Membership fees.	3,659 15
Profit and loss.	1 25
Interest on contract.	48 00
Profit on sale of lots in Bradford.....	814 44
By delinquent stock forfeiture.....	300 40
Charge profit and loss to balance.....	370 00

\$5,202 48

Cr.

Expenses.	\$840 41
Agents' fees.	3,791 60
Interest prepaid stock.	47 16
Profits allowed on withdrawals.....	523 31

\$5,202 48

Is the plan of your association permanent, serial or terminating?
Terminating.

What is the par value of stock per share (matured)? \$100.

Are your installment payments weekly or monthly; what amount per share? Monthly; \$1, and 60 cents.

How many shares were issued during the year 1895? 2,474.

How many shares were withdrawn during the year? 582. Shares forfeited, 759.

How many borrowing members have you? 3. Give total number of shares now held by them: 17.

How many non-borrowing members have you? 1,241. Give total number of shares now held by them: 6,075.

How many female shareholders? 176. How many shares now held by them? 695.

What rate of interest is paid by borrowing member? 5 per cent.

Is your admission or membership fee per share or per member? Per share. How much? \$2.

Total amount of admission fees paid by new members during year: \$3,659.15.

What premium plan do you follow: installment or gross or premium interest? Installment.

Have you an expense fund? Yes. Of what does it consist? One-tenth of one per cent. par value of stock per month. Give total amount of expense fund received during year: \$1,905.95. Give balance on hand of expense fund December 31, 1895: \$55.66.

State total operating expenses for the year: \$2,109.40.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	WATERMAN M. CITERLY	Buffalo, N. Y.
<i>Secretary</i>	SEYMOUR BENNETT	Buffalo, N. Y.
<i>Attorney</i>	WALTER C. BARKER	Buffalo, N. Y.

NIAGARA SAVINGS AND LOAN ASSOCIATION.

Tonawanda, N. Y.

[Organized under Laws of 1851. Commenced business 1890.]

ASSETS.

Loans on bond and mortgage (face value)	\$183,040 00
Loans on other securities	5,720 00
Cash on hand and in bank	140 71
Furniture and fixtures	110 50
Installments due and unpaid	270 75
Insurance advanced	8 00
Taxes advanced	30 36
	<hr/>
	\$189,320 32
	<hr/>

LIABILITIES.

Due shareholders, due installments paid	\$145,004 25
Due shareholders, installments paid in advance....	650 00
Undivided earnings.....	43,666 07
	<hr/>
	\$189,320 32
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895	\$2,697 63
Subscriptions on shares (installment)	47,102 50
Mortgages redeemed	7,670 00
Other loans redeemed.	2,470 00
Premiums received	1,787 65
Interest received.	10,515 04
Fines received.	455 35
Initiation, entrance or membership fees	207 50
Transfers	10 50
Insurance advanced.	27 50
Taxes advanced	14 57
	<hr/>
	\$72,958 24
	<hr/> <hr/>

DISBURSEMENTS.

Loaned on mortgage	\$53,690 00
Loaned on other securities	3,900 00
Paid on withdrawals, dues	13,767 25
Paid on withdrawals, dividends.....	999 80
Salaries	312 00
Advertising and printing	54 20
Insurance advanced	30 50
Taxes advanced	44 93
Banking department	18 85
Cash on hand	140 71
	<hr/>
	\$72,958 24
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest	\$10,515 04
Premium	1,787 65
Fines	455 35
Transfer fees	10 50
Pass-books and initiation, membership or share fee..	207 50
	<hr/>
	\$12,976 04
	<hr/>

Cr.

Dividends on stock	\$999 80
Expenses	385 05
	<hr/>
	\$1,384 85
	<hr/>

Is the plan of your association permanent, serial or terminating?
Serial.

What is the par value of stock per share (matured)? \$130.

Are your installment payments weekly or monthly; what amount per share? Weekly; 25 cents.

How many shares were issued during the year 1895? 832.
How many shares were withdrawn during the year? 406.

How many borrowing members have you? 151. Give total number of shares now held by them: 1,545.

How many non-borrowing members have you? 235. Give total number of shares now held by them: 1,867.

How many female shareholders? 119. How many shares now held by them? 907.

What rate of interest is paid by borrowing member? 6 per cent.

Is your admission or membership fee per share or per member? Per share. How much? 25 cents.

Total amount of admission fees paid by new members during year: \$207.50.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? No.

State total operating expenses for the year: \$366.20.

How many foreclosures did you have in 1895? Two.

Officers.	Names.	Post-office address.
<i>President</i>	JOHN G. WALLENMEIER.....	Tonawanda, N. Y.
<i>Secretary</i>	E. W. BETTS.....	Tonawanda, N. Y.
<i>Treasurer</i>	LOUIS GRUN.....	Tonawanda, N. Y.
<i>Attorney</i>	JOHN K. PATTON.....	Tonawanda, N. Y.

NIAGARA SQUARE DIME SAVINGS AND LOAN ASSOCIATION.

No. 24 West Swan Street, Buffalo, N. Y.

[Organized under Laws of 1851. Commenced business 1891.]

ASSETS.

Loans on bond and mortgage (face value).....	\$14,850 00
Real estate (foreclosure).....	1,067 80
Cash on hand and in bank.....	1,003 11
	<hr/>
	\$16,920 91
	<hr/> <hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$13,282 57
Due shareholders, earnings credited.....	1,566 43
Borrowed money.....	2,000 00
Undivided earnings.....	71 91
	<hr/>
	\$16,920 91
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$1,732 25
Subscriptions on shares (installment).....	6,750 60
Money borrowed.....	2,000 00
Mortgages redeemed.....	2,006 00
Premiums received.....	298 18
Interest received.....	868 82
Fines received.....	56 34

Initiation, entrance or membership fees.....	\$26 74
Real estate	125 00
Property account; fixtures	35 09
	<hr/>
	\$13,898 93
	<hr/> <hr/>

DISBURSEMENTS.

Loaned on mortgage	\$1,400 00
Paid on withdrawals, dues	8,920 40
Paid on withdrawals, dividends	744 49
Salaries	167 50
Advertising and printing	18 00
Rent	50 00
State banking department	27 84
Real estate	1,192 80
Costs of foreclosure	310 29
Interest on loan	60 00
Sundries	4 50
Cash on hand	1,003 11
	<hr/>
	\$13,898 93
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest	\$857 44
Premium.....	298 18
Fines and transfer fees	56 34
Pass-books and initiation, membership or share fee..	26 74
Interest from banks	11 38
Sale of fixtures	35 00
	<hr/>
	\$1,285 08
	<hr/> <hr/>

Cr.

Dividends on stock	\$744 49
Interest on borrowed money	60 00
Expenses	267 84
	<hr/>
	\$1,072 33
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$100.

Are your installment payments weekly or monthly; what amount per share? Weekly; 10 cents.

How many shares were issued during the year 1895? 662.
How many shares were withdrawn during the year? 1,007.

How many borrowing members have you? 6. Give total number of shares now held by them: 111.

How many non-borrowing members have you? 64. Give total number of shares now held by them: 892.

How many female shareholders? 20. How many shares now held by them? 205.

What rate of interest is paid by borrowing member? 6 per cent.

Is your admission or membership fee per share or per member?
Per share. How much? 2 cents.

Total amount of admission fees paid by new members during year: \$26.74.

What premium plan do you follow: installment or gross or premium interest? Installment.

Have you an expense fund? No.

State total operating expenses for the year: \$267.84.

How many foreclosures did you have in 1895? One.

Officers.	Names.	Post-office address.
<i>President</i>	WM. A. JOYCE.....	77 Pearl street.
<i>Secretary</i>	E. B. PENNY.....	City Treasurer.
<i>Treasurer</i>	W. H. D. BARR.....	Merchants' Bank.
<i>Attorney</i>	JOHN M. HULL.....	248 Main street.

NINTH WARD DIME SAVINGS AND LOAN ASSOCIATION.

No. 208 West Genesee Street, Buffalo, N. Y.

[Organized under Laws of 1851. Commenced business 1891.]

ASSETS.

Loans on bond and mortgage (face value).....	\$8,427 00
Cash on hand and in bank.....	13 68
Installments due and unpaid.	108 72
	<hr/>
	\$8,549 40
	<hr/> <hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$6,968 70
Due shareholders, installments paid in advance....	30 80
Due shareholders, earnings credited.	723 43
Undivided earnings.	816 47
Salaries.	10 00
Unpaid withdrawals filed.....	\$384 50
	<hr/> <hr/>
	\$8,549 40
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$153 27
Subscriptions on shares (installment).....	1,888 50
Interest received.	389 30
Fines received.	90 04
Initiation, entrance or membership fees.....	25
	<hr/>
	\$2,521 36
	<hr/> <hr/>

DISBURSEMENTS.

Loaned on mortgage.	\$200 00
Paid on withdrawals, dues.....	888 00
Paid on withdrawals, dividends.....	68 01
Salaries.	104 00

Loan repaid	\$1,234 13
Banking department.	13 54
Cash on hand.	13 68
	<hr/>
	\$2,521 36
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest.	\$389 30
Fines.	90 04
Transfer fees.	25
	<hr/>
	\$479 59
	<hr/> <hr/>

Cr.

Dividends on stock.	\$293 81
Interest on borrowed money.	34 13
Salaries.	104 00
Banking department.	13 54
Undivided.	34 11
	<hr/>
	\$479 59
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating?
Serial.

What is the par value of stock per share (matured)? \$100.

Are your installment payments weekly or monthly; what amount per share? Weekly; 10 cents.

How many shares were issued during the year 1895? 96. How many shares were withdrawn during the year? 130.

How many borrowing members have you? 7. Give total number of shares now held by them: 76.

How many non-borrowing members have you? 30. Give total number of shares now held by them: 291.

How many female shareholders? 15. How many shares now held by them? 127.

What rate of interest is paid by borrowing member? 10 cents per share per week.

Is your admission or membership fee per share or per member? Per share. How much? 10 cents; but at present free.

Total amount of admission fees paid by new members during year: 25 cents.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? No.

State total operating expenses for the year: \$151.63.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	WM. J. ROBINSON.....	W. Genesee and Terrace.
<i>Secretary</i>	ASHER J. MYERS.....	38 Fillmore avenue.
<i>Treasurer</i>	HENRY BRINKMAN.....	.....
<i>Attorney</i>	EMIL B. POLLAK.....	52 Front avenue.

PEOPLE'S DIME SAVINGS AND LOAN ASSOCIATION.

No. 438 Genesee Street, Buffalo, N. Y.

[Organized under Laws of 1851. Commenced business 1890.]

ASSETS.

Loans on bond and mortgage (face value).....	\$13,200 00
Cash on hand and in bank	1,793 75
	<hr/>
	\$14,993 75
	<hr/>

LIABILITIES.

Due shareholders, due installments paid	\$13,740 41
Due shareholders, earnings credited	877 02
Undivided earnings.	376 32
	<hr/>
	\$14,993 75
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895	\$2,030 80
Subscriptions on shares (installment)	11,885 12

Mortgages redeemed	\$4,300 00
Premiums received.....	261 72
Interest received.....	751 65
Fines received.....	53 12
Initiation, entrance or membership fees	207 95
	<hr/>
	\$19,490 36
	<hr/> <hr/>

DISBURSEMENTS.

Loaned on mortgage	\$4,100 00
Paid on withdrawals, dues	12,205 91
Paid on withdrawals, dividends	779 04
Salaries	490 25
Advertising and printing	7 08
Rent	78 00
Supplies.....	36 33
Cash on hand	1,793 75
	<hr/>
	\$19,490 36
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest	\$751 65
Premium	261 72
Fines	53 12
Pass-books and initiation, membership or share fee. .	207 95
Balance January 1, 1895.....	378 44
	<hr/>
	\$1,652 88
	<hr/> <hr/>

Cr.

Dividends on stock.....	\$664 90
Expenses	611 66
Balance January 1, 1896.....	376 32
	<hr/>
	\$1,652 88
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$100.

Are your installment payments weekly or monthly; what amount per share? Weekly; 10 cents.

How many shares were issued during the year 1895? 2,856.
How many shares were withdrawn during the year? 2,699.

How many borrowing members have you? 13. Give total number of shares now held by them: 149.

How many non-borrowing members have you? 167. Give total number of shares now held by them: 2,212.

How many female shareholders? 77. How many shares now held by them? 775.

What rate of interest is paid by borrowing member? Interest, 6 per cent.; premium, about 3 per cent.

Is your admission or membership fee per share or per member? Per share. How much? 10 cents.

Total amount of admission fees paid by new members during year: \$207.95.

What premium plan do you follow: installment or gross or premium interest? Weekly installment.

Have you an expense fund? No.

State total operating expenses for the year: \$611.66.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	LOUIS M. SCHMIDT.....	Eureka place.
<i>Secretary</i>	FRED. SCHULTZ.....	284 Cherry street.
<i>Treasurer</i>	G. H. YOUNGMAN.....	Washington street.
<i>Attorney</i>	E. W. SCHNEIDER.....	County Clerk's Office.

PRINCE ALBERT PERMANENT SAVING AND LOAN ASSOCIATION.

No. 959 Broadway, Buffalo, N. Y.

[Organized under Laws of 1851. Commenced business 1888.]

ASSETS.

Loans on bond and mortgage (face value).....	\$2,590 00
Loans on other securities	233 00
Cash on hand and in bank.....	1 46
	<hr/>
	\$2,824 46
	<hr/> <hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$2,204 55
Due shareholders, earnings credited.....	87 34
Balance to be paid out on loans made.....	500 00
Undivided earnings	32 57
	<hr/>
	\$2,824 46
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$94 74
Subscriptions on shares (installment)	3,947 75
Mortgages redeemed	1,790 00
Other loans redeemed (note)	32 50
Premiums received	14 48
Interest received	221 31
Fines received	5 63
Initiation, entrance or membership fees.....	41 50
Dividends from Broadway Market Savings and Loan Association	99 05
Repaid advance	33
Repaid insurance	3 00
	<hr/>
	\$6,250 29
	<hr/> <hr/>

DISBURSEMENTS.

Loaned on mortgage	\$1,650 00
Loaned on other securities (note)	257 50
Paid on withdrawals, dues	3,893 20
Paid on withdrawals, dividends	222 96
Salaries	73 60
Expenses	113 24
Interest	30 00
Advance to member	8 33
Cash on hand	1 46
	<hr/>
	\$6,250 29
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest	\$221 31
Premium	14 48
Fines	5 63
Pass-books and initiation, membership or share fee . .	41 50
	<hr/>
	\$282 92
	<hr/> <hr/>

Cr.

Dividends on stock	\$66 08
Interest on borrowed money	30 00
Expenses	186 84
	<hr/>
	\$282 92
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$130.

Are your installment payments weekly or monthly; what amount per share? Weekly; 25 cents.

How many shares were issued during the year 1895? 166. How many shares were withdrawn during the year? 158.

How many borrowing members have you? 3. Give total number of shares now held by them: 21.

How many non-borrowing members have you? 32. Give total number of shares now held by them: 148.

How many female shareholders? 5. How many shares now held by them? 30.

What rate of interest is paid by borrowing member? 15 per cent. per share.

Is your admission or membership fee per share or per member? Per share. How much? 25 cents.

Total amount of admission fees paid by new members during year: \$41.50.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? No.

State total operating expenses for the year: \$186.84.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	EMIL SCHMELZER.....	1320 Broadway.
<i>Secretary</i>	IGNATZ J. EWERT.....	29 Fox street.
<i>Treasurer</i>	JOSEPH JANKOWSKI	595 Fillmore avenue.
<i>Attorney</i>	AUGUST KAKUSHKA.....	977 Broadway.

RICHMOND AVENUE PERMANENT DIME SAVINGS AND LOAN ASSOCIATION.

No. 109 Chenango Street, Buffalo, N. Y.

[Organized under Laws of 1851. Commenced business 1890.]

ASSETS.

Loans on bond and mortgage (face value).....	\$18,356 00
Loans on other securities.....	1,768 00
Cash on hand and in bank.....	448 28
Furniture and fixtures (safe).....	95 00

\$20,667 28

LIABILITIES.

Due shareholders, due installments paid.....	\$16,610 19
Due shareholders, installments paid in advance....	42 06
Undivided earnings	4,014 03
Loss and gain account.....	1 00
	<hr/>
	\$20,667 28
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$5,410 17
Subscriptions on shares (installment).....	8,110 20
Loans other than mortgages redeemed.....	2,704 00
Premiums received	446 00
Interest received	1,121 59
Fines received	8 09
Initiation, entrance or membership fees.....	31 50
	<hr/>
	\$17,831 55
	<hr/> <hr/>

DISBURSEMENTS.

Loaned on mortgage	\$5,668 00
Loaned on other securities	260 00
Paid on withdrawals, dues.....	10,492 95
Paid on withdrawals, dividends.....	583 78
Salaries	159 00
Advertising and printing, postage, etc.....	31 04
Rent	50 00
Banking department	32 50
Attorney's fees	11 00
Office safe	95 00
Cash on hand	448 28
	<hr/>
	\$17,831 55
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest	\$1,121 59
Premium	446 00

Fines	\$8 09
Transfer fees and pass-books and initiation, membership or share fee	31 50
	<hr/>
	\$1,607 18
	<hr/> <hr/>

Cr.

Dividends on stock, interest	\$583 78
Expenses	283 54
Office safe	95 00
Loss and gain account	1 00
Net earnings	643 86
	<hr/>
	\$1,607 18
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating?
Permanent, serial.

What is the par value of stock per share (matured)? \$52.

Are your installment payments weekly or monthly; what amount per share? Weekly; 10 cents.

How many shares were issued during the year 1895? 311.
How many shares were withdrawn during the year? 656.

How many borrowing members have you? 19. Give total number of shares now held by them: 478.

How many non-borrowing members have you? 57. Give total number of shares now held by them: 1,002.

How many female shareholders? 24. How many shares now held by them? 355.

What rate of interest is paid by borrowing member? 6 per cent.

Is your admission or membership fee per share or per member? Per share. How much? 10 cents.

Total amount of admission fees paid by new members during year: \$31.50.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? No.

State total operating expenses for the year: \$283.54.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>Vice-President...</i>	MAURICE SCHWARZ.....	121 Park street.
<i>Secretary</i>	CHAS. D. BIGELOW.....	11 West Swan street.
<i>Treasurer.....</i>	C. F. REICHERT.....	402 Main street.
<i>Attorney.....</i>	H. G. MIDDLEDAUGH.....	64 Chapin Block.

RIVERSIDE CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.

Thompson and Hamilton Streets, Buffalo, N. Y.

[Organized under Laws of 1894. Commenced business 1895.]

ASSETS.

Loans on bond and mortgage (face value).....	\$4,800 00
Cash on hand and in bank.....	889 52
	<hr/>
	\$5,689 52
	<hr/> <hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$5,531 50
Due shareholders, earnings credited	156 88
Undivided earnings	1 14
	<hr/>
	\$5,689 52
	<hr/> <hr/>

RECEIPTS.

Subscriptions on shares (installment).....	\$7,380 50
Premiums received	28 52
Interest received.....	73 40
Fines received.....	5 95
Initiation, entrance or membership fees	231 50
	<hr/>
	\$7,719 87
	<hr/> <hr/>

DISBURSEMENTS.

Loaned on mortgage	\$4,800 00
Paid on withdrawals, dues	1,849 00
Paid on withdrawals, dividends	9 83
Salaries	40 00
Advertising and printing	131 52
Cash on hand	889 52
	<hr/>
	\$7,719 87
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest	\$73 40
Premium	28 52
Fines	5 95
Pass-books and initiation, membership or share fee..	231 50
	<hr/>
	\$339 37
	<hr/> <hr/>

Cr.

Dividends on stock	\$166 71
Expenses	171 52
	<hr/>
	\$338 23
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$100.

Are your installment payments weekly or monthly; what amount per share? Weekly; 25 cents.

How many shares were issued during the year 1895? 912.

How many shares were withdrawn during the year? 95.

How many borrowing members have you? 6. Give total number of shares now held by them: 55.

How many non-borrowing members have you? 133. Give total number of shares now held by them: 762.

How many female shareholders? 34. How many shares now held by them? 144.

What rate of interest is paid by borrowing member? 10 cents per share per week.

Is your admission or membership fee per share or per member? Per share. How much? 25 cents.

Total amount of admission fees paid by new members during year: \$231.50.

What premium plan do you follow: installment or gross or premium interest? Installment.

Have you an expense fund? No.

State total operating expenses for the year: \$171.52.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	JOHN J. EIMILLER.....	80 Kail street.
<i>Attorney</i>	J. S. DRUAR.....	223 Dearborn street.
<i>Treasurer</i>	JOS. F. AILINGER.....	178 Thompson street.
<i>Attorney</i>	J. S. DRUAR.....	223 Dearborn street.

SYCAMORE AND JOHNSON SAVINGS AND LOAN ASSOCIATION.

No. 610 Sycamore Street, Buffalo, N. Y.

[Organized under Laws of 1851. Commenced business 1888.]

ASSETS.

Loans on bond and mortgage (face value)	\$3,640 00
Cash on hand and in bank.....	522 85
Furniture and fixtures	65 00
	<hr/>
	\$4,227 85
	<hr/> <hr/>

LIABILITIES.

Due shareholders, due installments paid	\$3,984 89
Due shareholders, earnings credited	84 68
Undivided earnings	158 28
	<hr/>
	\$4,227 85
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$446 95
Subscriptions on shares (installment).....	295 75
Subscriptions on shares (single-payment).....	4,275 50
Premiums received	40 50
Interest received.....	158 85
Initiation, entrance or membership fees	142 50
Interest from bank	6 75
	<hr/>
	\$5,366 80
	<hr/> <hr/>

DISBURSEMENTS.

Loaned on mortgage	\$650 00
Paid on withdrawals, dues	3,944 40
Paid on withdrawals, dividends	114 93
Salaries	125 10
Advertising and printing	6 50
Moving safe.....	2 50
Banking department	52
Cash on hand	522 85
	<hr/>
	\$5,366 80
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest	\$158 85
Premium	40 50
Pass-books and initiation, membership or share fee..	142 50
Interest from bank	6 75
	<hr/>
	\$348 60
	<hr/> <hr/>

Cr.

Dividends on stock	\$123 12
Expenses	134 62
	<hr/>
	\$257 74
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$130.

Are your installment payments weekly or monthly; what amount per share? Weekly; 25 cents.

How many shares were issued during the year 1895? 570.
How many shares were withdrawn during the year? 487.

How many borrowing members have you? 5. Give total number of shares now held by them: 28.

How many non-borrowing members have you? 61. Give total number of shares now held by them: 359.

How many female shareholders? 27. How many shares now held by them? 134.

What rate of interest is paid by borrowing member? 6 per cent.

Is your admission or membership fee per share or per member?
Per share. How much? 25 cents.

Total amount of admission fees paid by new members during year: \$142.50; to association.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? No.

State total operating expenses for the year: \$134.62.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	WM. GERLACH.....	159 Johnson street.
<i>Secretary</i>	GEORGE H. GEBAUER....	158 Johnson street.
<i>Treasurer</i>	JOHN WISSING.....	636 Sycamore street.
<i>Attorney</i>	L. W. FISHER	19 Stortz avenue.

THIRD WARD PERMANENT SAVING AND LOAN ASSOCIATION.

No. 60 Spring Street, Buffalo, N. Y.

[Organized under Laws of 1851. Commenced business 1888.]

ASSETS.

Loans on bond and mortgage (face value).....	\$4,222 50
Cash on hand and in bank.....	2,645 70

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Furniture and fixtures	\$114 75
Due for searches	20 00
Deposit on gas meter	5 00
	<hr/>
	\$7,007 95
	<hr/>

LIABILITIES.

Due shareholders, due installments paid	\$3,319 60
Due shareholders, earnings credited	285 05
Undivided earnings	2,780 80
Unearned premium	622 50
Unpaid withdrawals filed	\$2,277 93
	<hr/>
	\$7,007 95
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895	\$231 26
Subscriptions on shares (installment)	717 60
Mortgages redeemed	18,817 55
Premiums received	3,442 00
Interest received	800 78
Fines received	41 82
Transfer fees	2 50
Rent real estate	27 05
Sale real estate	3,350 00
Sale furniture and fixtures	60 25
Foreclosure to real estate account	982 45
For searches	10 00
	<hr/>
	\$28,483 26
	<hr/>

DISBURSEMENTS.

Paid on withdrawals, dues	\$19,160 45
Paid on withdrawals, dividends	1,308 27
Salaries	478 00
Advertising and printing	5 75
Rent	170 00

Sold real estate	\$982 45
State banking department	17 88
Account court proceedings	125 50
Account real estate	159 56
Sundries	45 27
Delegate to Albany	20 25
Moving	12 00
Foreclosure proceedings	20 00
Deposit on gas meter	5 00
Premium refunded	3,327 18
Cash on hand	2,645 70
	<hr/>
	\$28,483 26
	<hr/>

EARNINGS ACCOUNT.

Dr.

Interest	\$800 78
Premium	114 82
Fines	41 82
Transfer fees	2 50
Cash sale of furniture	60 25
Rent real estate	27 05
	<hr/>
	\$1,047 22
	<hr/>

Cr.

Dividends on stock	\$429 05
Expenses	899 65
Real estate expenses	159 56
	<hr/>
	\$1,488 26
	<hr/>

Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$100.

Are your installment payments weekly or monthly; what
amount per share? Weekly; 10 cents.

How many shares were issued during the year 1895? None.
How many shares were withdrawn during the year? 1,127.

How many borrowing members have you? 3. Give total number of shares now held by them: 36.

How many non-borrowing members have you? 13. Give total number of shares now held by them: 188.

How many female shareholders? 6. How many shares now held by them? 56.

What rate of interest is paid by borrowing member? 5 1-5 per cent.

Is your admission or membership fee per share or per member? Per share. How much? 10 cents.

Total amount of admission fees paid by new members during year: None.

What premium plan do you follow: installment or gross or premium interest? Installment.

Have you an expense fund? No.

State total operating expenses for the year: \$899.65.

How many foreclosures did you have in 1895? Two.

Officers.	Names.	Post-office address.
<i>President</i> ..	MARTIN MAHER.....	277 Myrtle avenue.
<i>Secretary</i> ..	JNO. J. MAHONEY...	589 South Division street.
<i>Treasurer</i> ..	FRANK J. CONDON...	505 Swan street.
<i>Attorney</i> ...	CHAS. H. RIBBEL....	Room 23, Builders' Exchange.

REMARKS.— This association is closing.

WILLIAM AND SHERMAN MUTUAL SAVINGS AND LOAN ASSOCIATION.

No. 571 William Street, Buffalo, N. Y.

[Organized under Laws of 1851. Commenced business 1882.]

ASSETS.

Loans on bond and mortgage (face value).....	\$22,110 56
Cash on hand and in bank	6,253 24
Furniture and fixtures	40 00
Insurance advanced	22 50
	\$28,426 30

LIABILITIES.

Due shareholders, due installments paid	\$24,660 00
Due shareholders, installments paid in advance	7 25
Due shareholders, earnings credited	3,070 58
Balance to be paid out on loans made	339 06
Undivided earnings	349 41
	<hr/>
	\$28,426 30
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$3,285 51
Subscriptions on shares (installment).....	11,286 00
Mortgages redeemed	7,072 50
Premiums received.....	318 75
Interest received.	1,284 00
Fines received.	2 13
Initiation, entrance or membership fees	116 25
	<hr/>
	\$23,365 14
	<hr/> <hr/>

DISBURSEMENTS.

Loaned on mortgage	\$4,300 00
Paid on withdrawals, dues	11,359 75
Paid on withdrawals, dividends	1,080 88
Salaries	317 00
Advertising and printing	30 00
Rent.....	6 00
Appraiser	10 50
Banking department	3 77
Other expense	4 00
Cash on hand	6,253 24
	<hr/>
	\$23,365 14
	<hr/> <hr/>

EARNINGS ACCOUNT.

<i>Dr.</i>	
Interest	\$1,284 00
Premium	318 75
Fines	2 13
Pass-books and initiation, membership or share fee..	116 25
Cash on hand January 1, 1895.....	417 31
	<hr/>
	\$2,138 44
	<hr/> <hr/>
<i>Cr.</i>	
Dividends on stock.....	\$1,417 76
Expenses	371 27
Cash on hand December 31, 1895.....	349 41
	<hr/>
	\$2,138 44
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$100.

Are your installment payments weekly or monthly; what amount per share? Weekly; 25 cents.

How many shares were issued during the year 1895? 465.
How many shares were withdrawn during the year? 566.

How many borrowing members have you? 21. Give total number of shares now held by them: 226.

How many non-borrowing members have you? 114. Give total number of shares now held by them: 647.

How many female shareholders? 37. How many shares now held by them? 280.

What rate of interest is paid by borrowing member? 6 per cent.

Is your admission or membership fee per share or per member? Per share. How much? 25 cents.

Total amount of admission fees paid by new members during year: \$30.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? No.

State total operating expenses for the year: \$371.27.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	ALOIS EICHHORN.....	112 Shumway street.
<i>Secretary</i>	HENRY GEYER.....	114 Roehrer avenue.
<i>Treasurer</i>	FRED. WEBER.....	36 Sherman street.
<i>Attorney</i>	H. W. BRENDL.....	German Am. Bank Bldg.

WILLIAM STREET PERMANENT SAVINGS AND LOAN ASSOCIATION.

No. 272 William Street, Buffalo, N. Y.

[Organized under Laws of 1851. Commenced business 1879.]

ASSETS.

Loans on bond and mortgage (face value).....	\$10,758 25
Cash on hand and in bank.....	5,209 56
	<hr/>
	\$15,967 81
	<hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$11,293 25
Due shareholders, installments paid in advance....	20 50
Due shareholders, earnings credited.....	978 00
Undivided earnings	3,676 06
	<hr/>
	\$15,967 81
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$1,476 40
Subscriptions on shares (installment).....	7,208 50
Mortgages redeemed	8,245 00
Premiums received	478 50
Interest received	642 96
Fines received	5 40
Initiation, entrance or membership fees.....	111 50
	<hr/>
	\$18,168 26
	<hr/>

DISBURSEMENTS.

Loaned on mortgage	\$2,200 00
Paid on withdrawals, dues	9,967 75
Paid on withdrawals, dividends	497 14
Salaries	266 00
Advertising and printing	6 81
Banking department	21 00
Cash on hand	5,209 56
	<hr/>
	\$18,168 26
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest	\$642 96
Premium	159 50
Fines	5 40
Pass-books and initiation, membership or share fee . .	111 50
	<hr/>
	\$919 36
	<hr/> <hr/>

Cr.

Dividends on stock	\$500 50
Expenses	293 81
	<hr/>
	\$794 31
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating? Permanent.

What is the par value of stock per share (matured)? \$100.

Are your installment payments weekly or monthly; what amount per share? Weekly; 25 cents.

How many shares were issued during the year 1895? 446.
How many shares were withdrawn during the year? 509.

How many borrowing members have your? 10. Give total number of shares held by them: 111.

How many non-borrowing members have you? 102. Give total number of shares now held by them: 407.

How many female shareholders? 53. How many shares now held by them? 206.

What rate of interest is paid by borrowing member? 12½ cents per share per week.

Is your admission or membership fee per share or per member? Per share. How much? 25 cents.

Total amount of admission fees paid by new members during year: \$111.50; to association.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? Yes. Of what does it consist? Initiation fees, fines and portion of earnings. Give total amount of expense fund received during year: \$293.81.

State total operating expenses for the year: \$293.81.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	JOSEPH B. MILLER.....	295 Walnut street.
<i>Secretary</i>	FRANK R. RUCKDESCHER ..	59 Walnut street.
<i>Treasurer</i>	JOSEPH DAENIKEN.....	259 Hickory street.
<i>Attorney</i>	ALBERT J. SIGMANN.....	14 East Eagle st.

FULTON COUNTY.

GLOVERSVILLE BUILDING AND LOAN ASSOCIATION.

Gloversville, N. Y.

[Organized under Laws of 1851. Commenced business 1888.]

ASSETS.

Loans on bond and mortgage (face value)	\$58,184 33
Real estate	1,141 54
Cash on hand and in bank	1,481 08
Installments due and unpaid	17 68

\$60,824 63

LIABILITIES.

Due shareholders, due installments paid	\$52,812 13
Due shareholders, installments paid in advance.....	35 30
Due shareholders, earnings credited	712 59
Undivided earnings	7,264 61
	<hr/>
	\$60,824 63
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895	\$2,054 26
Subscriptions on shares (installment)	12,620 63
Mortgages redeemed	6,001 67
Interest received.....	2,897 70
Fines received.....	74 40
Initiation, entrance or membership fees	6 25
Sundry persons.....	543 90
Real estate	154 00
	<hr/>
	\$24,352 81
	<hr/>

DISBURSEMENTS.

Loaned on mortgage	\$8,412 75
Paid on withdrawals, dues	11,119 32
Paid on withdrawals, dividends	2,812 98
Salaries	252 00
Advertising and printing	15 00
Rent	50 00
Postage	4 22
Recording mortgage	1 00
Order book	3 80
State tax	8 84
State banking department examination.....	27 00
Secretary's allowance ...	75 00
Accrued interest on mortgage	89 82
Cash on hand	1,481 08 ♦
	<hr/>
	\$24,352 81
	<hr/>

EARNINGS ACCOUNT.

Dr.

Interest	\$3,049 72
Fines	85 54
Pass-books and initiation, membership or share fee..	6 25
Forfeited dividends	502 30
	<hr/>
	\$3,643 81
	<hr/>

Cr.

Dividends on stock	\$2,812 88
Expenses	436 86
	<hr/>
	\$3,249 74
	<hr/>

Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$115.

Are your installment payments weekly or monthly; what amount per share? Weekly; 10 cents.

How many shares were issued during the year 1895? 60. How many shares were withdrawn during the year? 738.

How many borrowing members have you? 30. Give total number of shares now held by them: 455.

How many non-borrowing members have you? 111. Give total number of shares now held by them: 1,182.

How many female shareholders? 46. How many shares now held by them? 231.

What rate of interest is paid by borrowing member? 5 2-10 per cent.

Is your admission or membership fee per share or per member? Per share. How much? 10 cents.

Total amount of admission fees paid by new members during year: \$6.25.

What premium plan do you follow: installment or gross or premium interest? No premium loans last year.

Have you an expense fund? No.

State total operating expenses for the year: \$436.86.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	WM. H. DEMAREST	Gloversville, N. Y.
<i>Secretary</i>	HENRY MARSHALL	Gloversville, N. Y.
<i>Treasurer</i>	JASON A. MILLER	Gloversville, N. Y.
<i>Attorney</i>	EDGAR A. SPENCER	Gloversville, N. Y.

PEOPLE'S SAVINGS AND LOAN ASSOCIATION.

Gloversville, N. Y.

[Organized under Laws of 1851. Commenced business 1891.]

ASSETS.

Loans on bond and mortgage (face value)	\$26,565 75
Real estate	908 00
Cash on hand and in bank	1,622 48
Installments due and unpaid	61 88
Bills payable	34 44
	<hr/>
	\$29,192 55
	<hr/> <hr/>

LIABILITIES.

Due shareholders, due installments paid	\$19,290 67
Due shareholders, installments paid in advance	5,108 10
Undivided earnings	278 67
Surplus	4,515 11
	<hr/>
	\$29,192 55
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895	\$352 52
Subscriptions on shares (installment)	6,608 10
Mortgages redeemed	410 45
Interest received	1,407 90
Fines received	59 14

FULTON COUNTY.

289

Initiation, entrance or membership fees.....	\$10 60
Sale of real estate	572 00
Rebate on printing	3 76
	<hr/>
	\$9,424 47
	<hr/>

DISBURSEMENTS.

Loaned on mortgage	\$950 00
Paid on withdrawals, dues.....	5,259 00
Paid on withdrawals, dividends.....	368 87
Salaries	252 00
Advertising and printing	9 48
Rent	30 00
Real estate	880 00
Banking department	3 51
Insurance advanced	34 44
Fine returned	30
Postage	89
Recording mortgages	2 00
Commissions	11 50
Cash on hand	1,622 48
	<hr/>
	\$9,424 47
	<hr/>

EARNINGS ACCOUNT.

Dr.

Interest	\$1,407 90
Fines	59 14
Pass-books and initiation, membership or share fee..	10 60
Forfeited dividends	193 73
	<hr/>
	\$1,671 37
	<hr/>

Cr.

Dividends on stock	\$1,513 80
Expenses	296 62
	<hr/>
	\$1,810 42
	<hr/>

Is the plan of your association permanent, serial or terminating? Permanent.

What is the par value of stock per share (matured)? \$115.

Are your installment payments weekly or monthly; what amount per share? Weekly; 10 cents.

How many shares were issued during the year 1895? 106. How many shares were withdrawn during the year? 371.

How many borrowing members have you? 19. Give total number of shares now held by them: 253.

How many non-borrowing members have you? 58. Give total number of shares now held by them: 920.

How many female shareholders? 30. How many shares now held by them? 408.

What rate of interest is paid by borrowing member? 5 2-10 per cent.

Is your admission or membership fee per share or per member? Per share. How much? 10 cents.

Total amount of admission fees paid by new members during year: \$10.60.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? No.

State total operating expenses for the year: \$296.62.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	O. L. EVEREST.	Gloversville, N. Y.
<i>Secretary</i>	ALBERT M. BANKER.	Gloversville, N. Y.
<i>Treasurer</i>	CURTIS S. CUMMINGS	Gloversville, N. Y.
<i>Attorney</i>	E. A. SPENCER	Gloversville, N. Y.

GENESEE COUNTY.

GENESEE COUNTY PERMANENT LOAN AND BUILDING ASSOCIATION.

No. 112 Main Street, Batavia, N. Y.

[Organized under Laws of 1851. Commenced business 1879.]

ASSETS.

Loans on bond and mortgage (face value).....	\$159,542 44
Loans on other securities	1,867 00
Real estate (foreclosure)	1,729 99
Real estate (purchase)	5,550 00
Cash on hand and in bank.....	8,357 39
Installments due and unpaid	495 50
	<hr/>
	\$177,542 32
	<hr/> <hr/>

LIABILITIES.

Due shareholders, due installments paid	\$127,657 00
Due shareholders, installments paid in advance	25,736 25
Due shareholders, earnings credited	18,132 53
Undivided earnings.	2,252 25
Reserve	3,387 12
Contract payments	374 84
Suspense	2 33
	<hr/>
	\$177,542 32
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$4,935 22
Subscriptions on shares (installment).....	86,715 21
Mortgages redeemed	14,406 00
Other loans redeemed.....	998 80
Premiums received	1,189 97
Interest received	7,687 16
Fines received.	263 46
Withdrawal fees.....	232 15
Transfer fees.....	1 50
Rent	201 00

292 REPORT ON CO-OPERATIVE SAVINGS AND LOAN ASSOCIATIONS.

Contracts.	\$126 00
Suspense	24 27
Sale of lumber.	4 80
Fixture account closed	46 81
	<hr/>
	\$116,832 35
	<hr/>

DISBURSEMENTS.

Loaned on mortgage.	\$36,995 00
Loaned on other securities	1,905 00
Paid on withdrawals, dues	63,449 45
Paid on withdrawals, dividends	3,402 67
Salaries	959 19
Advertising and printing and books	103 35
Rent	25 00
Taxes.	55 58
Fuel and gas.	89 49
Real estate (repairs).	1,267 65
Insurance premium	18 15
Banking department	46 98
Suspense	34 85
Profit and loss (loss on fixtures).	17 22
Incidentals	46 23
Interest charged to contracts	59 15
Cash on hand	8,357 39
	<hr/>
	\$116,832 35
	<hr/>

EARNINGS ACCOUNT.

Dr.

Interest	\$7,687 16
Premium	1,189 97
Fines	263 46
Transfer fees.	1 50
Withdrawal fees.	232 15
Rent	201 00
Undivided January 1, 1895.	2,080 33
	<hr/>
	\$11,655 57
	<hr/>

Cr.

Dividends on stock	\$7,742 13
Expenses	1,343 97
Loss on fixtures, etc.....	17 22
Reserve	300 00
Undivided December 31, 1895.....	2,252 25
	<hr/>
	\$11,655 57
	<hr/>

Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$125.

Are your installment payments weekly or monthly; what amount per share? Weekly; 25 cents.

How many shares were issued during the year 1895? 4,325.
How many shares were withdrawn during the year? 3,776.

How many borrowing members have you? 112. Give total number of shares now held by them: 1,246.

How many non-borrowing members have you? 796. Give total number of shares now held by them: 3,316.

How many female shareholders? No record.

What rate of interest is paid by borrowing member? 10 cents per share per week.

Is your admission or membership fee per share or per member? None.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? No.

State total operating expenses for the year: \$1,343.97.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	GEORGE WIARD.....	Batavia, N. Y.
<i>Secretary</i>	W. G. POLLARD.....	Batavia, N. Y.
<i>Treasurer</i>	JOHN W. PRATT.....	Batavia, N. Y.
<i>Attorney</i>	S. E. NORTH.....	Batavia, N. Y.

GREENE COUNTY.

BUILDING AND LOAN ASSOCIATION OF CATSKILL.

Catskill, N. Y.

[Organized under Laws of 1851. Commenced business 1889.]

ASSETS.

Loans on bond and mortgage (face value).....	\$57,975 00
Loans on other securities	2,500 00
Cash on hand and in bank.....	640 91
Furniture and fixtures	60 00
Installments due and unpaid.....	69 00
Due and unpaid interest.....	18 41
Due and unpaid premiums.....	85
Due and unpaid fines	8 10
	<hr/>
	\$61,272 27
	<hr/> <hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$50,318 00
Due shareholders, installments paid in advance.....	129 00
Due shareholders, earnings credited.....	10,824 01
Undivided earnings	1 26
	<hr/>
	\$61,272 27
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$1,510 22
Subscriptions on shares (installment).....	12,115 00
Money borrowed	1,050 00
Mortgages redeemed	1,608 73
Other loans redeemed	594 00
Premiums received	827 85
Interest received	2,237 03
Fines received	63 54
Initiation, entrance or membership fees.....	37 00
Transfer fees	4 00
	<hr/>
	\$20,047 37
	<hr/> <hr/>

DISBURSEMENTS.

Loaned on mortgage	\$12,575 00
Loaned on other securities	2,700 00
Paid on withdrawals, dues	2,541 00
Paid on withdrawals, dividends	239 24
Salaries	150 00
Advertising and printing	26 35
Rent	36 00
Compiling abstracts of mortgages	68 00
Banking department assessment	6 37
Examination	11 00
Borrowed money	1,050 00
Interest	3 50
Cash on hand	640 91
	<hr/>
	\$20,047 37
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest — balance of account	\$2,223 10
Premium	956 86
Fines	75 48
Transfer fees	4 00
Pass-books and initiation, membership or share fee	37 00
Discount on withdrawals	238 14
Balance of account, 1894	59
	<hr/>
	\$3,535 17
	<hr/> <hr/>

Cr.

Dividends on stock	\$3,236 19
Expenses	297 72
Balance of account	1 26
	<hr/>
	\$3,535 17
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Is the plan of your association permanent, serial or terminating? Serial.

What is the par value of stock per share (matured)? \$200.

Are your installment payments weekly or monthly; what amount per share? Monthly; \$1.

How many shares were issued during the year 1895? 148. How many shares were withdrawn during the year? 60.

How many borrowing members have you? 42. Give total number of shares now held by them: 304.

How many non-borrowing members have you? 155. Give total number of shares now held by them: 681.

How many female shareholders? 52. How many shares now held by them? 230.

What rate of interest is paid by borrowing member? 4 1-5 per cent.

Is your admission or membership fee per share or per member? Per share. How much? 25 cents.

Total amount of admission fees paid by new members during year: \$37.00.

What premium plan do you follow: installment or gross? Both; all loans for the past five years are under installment plan.

Have you an expense fund? No.
State total operating expenses for the year: \$297.72.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	F. E. FERRIER.....	Catskill, N. Y.
<i>Secretary</i>	T. E. JONES.....	Catskill, N. Y.
<i>Treasurer</i>	P. G. COFFIN.....	Catskill, N. Y.
<i>Attorney</i>	W. W. BENNETT.....	Catskill, N. Y.

HERKIMER COUNTY.

DOLGEVILLE SAVINGS, BUILDING AND LOAN ASSOCIATION.

Dolgeville, N. Y.

[Organized under Laws of 1851. Commenced business 1891.]

ASSETS.

Loans on bond and mortgage (face value).....	\$16,700 00
Cash on hand and in bank	124 14
	<hr/>
	\$16,824 14
	<hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$16,764 74
Undivided earnings (premium reserve).....	59 40
	<hr/>
	\$16,824 14
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$503 52
Subscriptions on shares (installment).....	6,504 25
Mortgages redeemed	4,600 00
Premium and interest received.....	833 35
Fines and initiation, entrance or membership fees...	57 50
	<hr/>
	\$12,498 62
	<hr/> <hr/>

DISBURSEMENTS.

Loaned on mortgage	\$6,550 00
Paid on withdrawals, dues and dividends.....	5,733 30
Salaries	50 00
Advertising and printing	4 18
Rent	12 00
Fees to banking department.....	25 00
Cash on hand	124 14
	<hr/>
	\$12,498 62
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest and premium	\$833 35
Fines and transfer fees.....	57 50
Fees for withdrawals	135 13
	<hr/>
	\$1,025 98
	<hr/> <hr/>

Cr.

Dividends on stock	\$916 43
Expenses	109 55
	<hr/>
	\$1,025 98
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating? Permanent.

What is the par value of stock per share (matured)? \$100.

Are your installment payments weekly or monthly; what amount per share? Weekly; 25 cents.

How many shares were issued during the year 1895? 280. How many shares were withdrawn during the year? 173.

How many borrowing members have you? 15. Give total number of shares now held by them: 167.

How many non-borrowing members have you? 62. Give total number of shares now held by them: 395.

How many female shareholders? 26. How many shares now held by them? 109.

What rate of interest is paid by borrowing member? 5 2-10 per cent.

Is your admission or membership fee per share or per member? Per share. How much? 10 cents.

Total amount of admission fees paid by new members during year: \$28; to association.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? No.

State total operating expenses for the year: \$109.55.

Officers.	Names.	Post-office address.
<i>President</i>	ED. DEDICHE	Dolgeville, N. Y.
<i>Secretary</i>	PAUL FREUND	Dolgeville, N. Y.
<i>Treasurer</i>	J. BRECKWOLDT	Dolgeville, N. Y.
<i>Attorney</i>	E. A. BROWN	Dolgeville, N. Y.

ILION PERMANENT SAVING, BUILDING AND LOAN ASSOCIATION.

Ilion, N. Y.

[Organized under Laws of 1851. Commenced business 1888.]

ASSETS.

Loans on bond and mortgage (face value).....	\$111,530 00
Cash on hand and in bank.....	5,116 19
Interest earned	100 00
	<hr/>
	\$116,746 19
	<hr/> <hr/>

LIABILITIES.

Due shareholders, due installments paid, installments paid in advance, earnings credited.....	\$111,496 33
Undivided earnings	1,204 00
Premium fund	4,019 76
Interest paid in advance	26 10
	<hr/>
	\$116,746 19
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$10,526 48
Subscriptions on shares (installment).....	70,080 05
Mortgages redeemed	10,305 35
Premiums received	2,080 00
Interest received	4,293 43
Fines received	121 50
Initiation, entrance or membership fees.....	214 00
Withdrawal fees	21 80
	<hr/>
	\$97,642 61
	<hr/> <hr/>

DISBURSEMENTS.

Loaned on mortgage	\$51,680 00
Paid on withdrawals, dues and dividends.....	40,365 31
Salaries	306 25
Advertising and printing	56 59
Rent	30 00

Extra clerk hire.....	\$40 00
Banking department	48 27
Cash on hand	5,116 19

\$97,642 61

EARNINGS ACCOUNT.

Dr.

Interest	\$4,293 43
Premium	2,080 00
Fines	121 50
Withdrawal fees	21 80
Pass-books and initiation, membership or share fee..	214 00
Forfeited dues and dividends.....	20 17

\$6,750 90

Cr.

Dividends on stock	\$4,848 96
Expenses	481 11
Rebate on premiums	220 00

\$5,550 07

Is the plan of your association permanent, serial or terminating? Permanent.

What is the par value of stock per share (matured)? \$105.

Are your installment payments weekly or monthly; what amount per share? Weekly; 25 cents.

How many shares were issued during the year 1895? 2,842.

How many shares were withdrawn during the year? 1,059.

How many borrowing members have you? 96. Give total number of shares now held by them: 1,000.

How many non-borrowing members have you? 582. Give total number of shares now held by them: 5,032.

How many female shareholders? 290. How many shares now held by them? 1,900.

What rate of interest is paid by borrowing member? 5 per cent.

Is your admission or membership fee per share or per member?
Both; 25 cents per member and 5 cents per share.

Total amount of admission fees paid by new members during
year: \$214; to association direct.

What premium plan do you follow: installment or gross or pre-
mium interest? Gross.

Have you an expense fund? No.

State total operating expenses for the year: \$481.11.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	S. T. RUSSELL.....	Ilion, N. Y.
<i>Secretary</i>	W. H. GRIMSHAW.....	Ilion, N. Y.
<i>Treasurer</i>	JNO. A. GIBLIN.....	Ilion, N. Y.
<i>Attorney</i>	JAMES CONKLING.....	Ilion, N. Y.

JEFFERSON COUNTY.

CARTHAGE SAVINGS, LOAN AND BUILDING ASSOCIATION.

Room 7, Strickland Building, Carthage, N. Y.

[Organized under Laws of 1851. Commenced business 1889.]

ASSETS.

Loans on bond and mortgage (face value).....	\$80,000 00
Loans on other securities.....	5,750 00
Cash on hand and in bank.....	550 62
Furniture and fixtures.....	99 75
	<hr/>
	\$86,400 37
	<hr/> <hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$67,818 50
Due shareholders, earnings credited.....	14,262 11
Borrowed money.	1,500 00
Undivided earnings.	2,819 76
	<hr/>
	\$86,400 37
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$3,001 94
Subscriptions on shares (installment).....	17,434 25
Money borrowed.	1,500 00
Mortgages redeemed.	21,625 00
Other loans redeemed.....	1,625 00
Premiums received.	585 20
Interest received.	4,075 56
Fines received.	47 42
Initiation, entrance or membership fees.....	14 00
	<hr/>
	\$49,908 37
	<hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$33,875 00
Loaned on other securities.....	1,500 00
Paid on withdrawals, dues.....	11,737 50
Paid on withdrawals, dividends.....	1,192 11
Salaries.	520 00
Advertising and printing.....	10 10
Attorney.	65 00
Postage and stationery.....	13 78
Banking department.	10 01
County clerk.	55 90
Premiums returned on loans paid.....	378 35
Cash on hand.....	550 62
	<hr/>
	\$49,908 37
	<hr/>

EARNINGS ACCOUNT.

Dr.

Interest.	\$4,075 56
Premium.	585 20
Fines.	47 42
Pass-books and initiation, membership or share fee..	14 00
Dividends retained on withdrawals.....	946 70
Undivided earnings January 1, 1895.....	1,937 84
	<hr/>
	\$7,606 72
	<hr/>

Cr.

Dividends on stock.....	\$3,733 82
Expenses.	674 79
Premiums returned on loans paid.....	378 35
Undivided earnings, January 1, 1896.....	2,819 76
	<hr/>
	\$7,606 72
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$250.

Are your installment payments weekly or monthly; what amount per share? Weekly; 25 cents.

How many shares were issued during the year 1895? 412.
How many shares were withdrawn during the year? 403.

How many borrowing members have you? 99. Give total number of shares now held by them: 448.

How many non-borrowing members have you? 237. Give total number of shares now held by them: 901.

How many female shareholders? 124. How many shares now held by them? 361.

What rate of interest is paid by borrowing member? 5 1-5 per cent.

Is your admission or membership fee per share or per member?
Per member. How much? 25 cents.

Total amount of admission fees paid by new members during year: Direct to association, \$14.

What premium plan do you follow: installment or gross or premium interest? Weekly installment.

Have you an expense fund? No.

State total operating expenses for the year: \$674.79.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	C. E. FRANCIS	Carthage, N. Y.
<i>Secretary</i>	W. W. SWEET	Carthage, N. Y.
<i>Treasurer</i>	M. S. WILDER	Carthage, N. Y.
<i>Attorney</i>	W. A. PORTER	Carthage, N. Y.

SECURITY BUILDING, LOAN AND SAVING ASSOCIATION.

Clayton, N. Y.

[Organized under Laws of 1851. Commenced business 1889.]

ASSETS.

Loans on bond and mortgage (face value).....	\$51,850 00
Loans on other securities (stock).....	1,975 00
Real estate (foreclosure).....	1,680 54
Cash on hand and in bank.....	2,314 40
	<hr/>
	\$57,819 94
	<hr/> <hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$43,984 42
Due shareholders, installments paid in advance.....	415 50
Due shareholders, earnings credited.....	12,269 92
Undivided earnings.....	1,020 87
Rents.....	42 24
Surplus.....	86 99
	<hr/>
	\$57,819 94
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$2,830 72
Subscriptions on shares (installment).....	15,032 03
Mortgages redeemed.....	14,000 00
Other loans redeemed.....	4,200 00
Premiums, interest and fines received.....	4,759 93
Initiation, entrance or membership fees.....	47 25
Certificates of deposit canceled.....	13,000 00
Rents.....	42 24
	<hr/>
	\$53,912 17
	<hr/> <hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$5,100 00
Loaned on other securities.....	1,975 00
Paid on withdrawals, dues.....	30,444 50
Paid on withdrawals, dividends.....	12,635 87

Salaries.	\$1,049 96
Advertising and printing and rent.	173 54
Attorney's fees	218 90
Cash on hand.	2,314 40
	<hr/>
	\$53,912 17
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest, premium and fines	\$6,836 88
Rents	42 24
	<hr/>
	\$6,879 12
	<hr/> <hr/>

Cr.

Dividends on stock	\$5,816 01
Balance on hand	1,063 11
	<hr/>
	\$6,879 12
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating? Permanent.

What is the par value of stock per share (matured)? \$100.

Are your installment payments weekly or monthly; what amount per share? Weekly; 25 cents.

How many shares were issued during the year 1895? 190.
How many shares were withdrawn during the year? 442.

How many borrowing members have you? 78. Give total number of shares now held by them: 481.

How many non-borrowing members have you? 104. Give total number of shares now held by them: 581.

What rate of interest is paid by borrowing members? Interest, 5 per cent.; premium, 5 per cent.

Is your admission or membership fee per share or per member? Have none now.

Total amount of admission fees paid by new members during year: \$47.25.

What premium plan do you follow: installment or gross or premium interest? Installment.

Have you an expense fund? Yes. Of what does it consist? Quarterly dues, cancellation and transfer fees. Give total amount of expense fund received during year: \$1,223.50. Give balance on hand of expense fund December 31, 1895: None.

State total operating expenses for the year: \$1,223.50.

How many foreclosures did you have in 1895? One.

Officers.	Names.	Post-office address.
<i>President</i>	CHAS. E. REES	Clayton, N. Y.
<i>Secretary</i>	A. E. WOOD.....	Clayton, N. Y.
<i>Treasurer</i>	WM. D. CLARK	Clayton, N. Y.
<i>Attorney</i>	GEO. E. MORSE.....	Clayton, N. Y.

WATERTOWN SAVINGS, LOAN AND BUILDING ASSOCIATION.

No. 3 Flower Building, Watertown, N. Y.

[Organized under Laws of 1851. Commenced business 1888.]

ASSETS.

Loans on bond and mortgage (face value).....	\$235,125 00
Loans on other securities.....	3,750 00
Real estate (foreclosure)	1,673 61
Cash on hand and in bank.....	902 40
Furniture and fixtures	322 25
	<hr/>
	\$241,773 26
	<hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$165,834 50
Due shareholders, earnings credited.....	36,384 04
Borrowed money	13,000 00
Undivided earnings	9,679 72
Prepaid stock	16,875 00
	<hr/>
	\$241,773 26
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$286 85
Subscriptions on shares (installment).....	40,764 67
Subscriptions on shares (single-payment).....	7,250 00
Money borrowed	22,000 00
Mortgages redeemed	17,875 00

JEFFERSON COUNTY.

307

Other loans redeemed.....	\$375 00
Interest received	12,108 08
Fines and initiation, entrance or membership fees..	165 86
Entrance fees collected and allowed agents.....	14 00
Rents	90 00
	<hr/>
	\$100,929 46
	<hr/>

DISBURSEMENTS.

Loaned on mortgage	\$48,625 00
Loaned on other securities.....	2,000 00
Paid on withdrawals, dues.....	20,957 91
Paid on withdrawals, dividends.....	3,195 33
Salaries	987 48
Advertising and printing	25 00
Rent	50 00
State tax	27 17
Cash dividend	686 61
Prepaid stock canceled	1,750 00
Rebated premiums	571 40
Interest on borrowed money.....	514 58
Recording mortgages	73 75
Local committee examining books.....	10 00
Agents' commissions, \$37.31; stationery, \$1.53.....	38 84
Notes paid, \$20,000; postage, \$23.16; telephone, \$4.27	20,027 43
Attorney's fees and costs, foreclosures.....	210 72
New safe	230 00
Miscellaneous	45 84
Cash on hand	902 40
	<hr/>
	\$100,929 46
	<hr/>

EARNINGS ACCOUNT.

Dr.

Interest	\$12,108 08
Fines and transfer fees.....	165 86
Dividends retained	797 25
	<hr/>
	\$13,071 19
	<hr/>

Cr.

Dividends on stock	\$12,089 97
Interest on borrowed money	514 58
Expenses	1,243 21
Cash dividends	686 61
Premiums refunded	571 40
	<hr/>
	\$15,105 77
	<hr/>

Is the plan of your association permanent, serial or terminating? Permanent.

What is the par value of stock per share (matured)? \$250.

Are your installment payments weekly or monthly; what amount per share? Weekly; 25 cents.

How many shares were issued during the year 1895? 464½.
How many shares were withdrawn during the year? 384.

How many borrowing members have you? 248. Give total number of shares now held by them: 1,064½.

How many non-borrowing members have you? 475. Give total number of shares now held by them: 2,147.

How many female shareholders? 249. How many shares now held by them? 951½.

What rate of interest is paid by borrowing member? 33 cents per share per week.

Is your admission or membership fee per share or per member? Per share. How much? 25 cents.

Total amount of admission fees paid by new members during year: \$59.07.

What premium plan do you follow: installment or gross or premium interest? Premium interest.

Have you an expense fund? No.

State total operating expenses for the year: \$1,243.21.

How many foreclosures did you have in 1895? Two.

Officers.	Names.	Post-office address.
<i>President</i>	G. S. FARMER	8 Keyes avenue.
<i>Secretary</i>	W. J. SHEPARD	19 Clinton street.
<i>Treasurer</i>	H. P. COOKE	28 Paddock street.
<i>Attorney</i>	JOSEPH ATWELL	2 Winslow street.

KINGS COUNTY.

AFRO-AMERICAN INVESTMENT AND BUILDING COMPANY.

No. 15 Douglas Street, Brooklyn, N. Y.

[Organized under Laws of 1892. Commenced business 1892.]

ASSETS.

Loans on bond and mortgage (face value).....	\$952 00
Loans on other securities.....	1,362 00
Cash on hand and in bank.....	1,160 34
Installments due and unpaid.....	807 00
Railroad Association, New York.....	1,404 42
	<hr/>
	\$5,685 76
	<hr/> <hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$5,386 73
Due shareholders, installments paid in advance....	6 00
Due shareholders, earnings credited.....	84 59
Undivided earnings.	208 44
	<hr/>
	\$5,685 76
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$1,406 08
Subscriptions on shares (installment).....	1,665 90
Mortgages redeemed.	486 00
Premiums received.	28 44
Interest received.	121 77
Fines received.	46 40
Initiation, entrance or membership fees.....	24 00
Railroad Association.	52 33
Kings County Trust Company.....	26 17
	<hr/>
	\$3,857 09
	<hr/> <hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$952 00
Loaned on other securities.....	792 00
Paid on withdrawals, dues.....	382 38

Paid on withdrawals, dividends.....	\$4 95
Railroad Association.	480 00
Advertising and printing, stationery and desk.....	41 50
Banking department, accountant, etc.....	43 92
Cash on hand.....	1,160 34
	<hr/>
	\$3,857 09
	<hr/>

EARNINGS ACCOUNT.

Dr.

Interest.	\$121 77
Premium.	28 44
Fines.	46 40
Pass-books and initiation, membership or share fee..	24 00
Railroad Association.	52 33
Kings County Trust Company.....	26 17
	<hr/>
	\$299 11
	<hr/>

Cr.

Dividends on stock.	\$84 59
Expenses.	85 42
	<hr/>
	\$170 01
	<hr/>

Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$100.
Are your installment payments weekly or monthly; what
amount per share? Monthly; \$1.

How many shares were issued during the year 1895? 65. How
many shares were withdrawn during the year? 50.
How many borrowing members have you? 26. Give total
number of shares now held by them: 86.

How many non-borrowing members have you? 63. Give total
number of shares now held by them: 138.

How many female shareholders? 11. How many shares now
held by them? 24.

What rate of interest is paid by borrowing member? 6 per cent.

Is your admission or membership fee per share or per member? Per member. How much? \$1.

Total amount of admission fees paid by new members during year: \$24.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? No.

State total operating expenses for the year: \$85.42.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	FRED. R. MOORE	15 Douglas street.
<i>Secretary</i>	R. R. WILLIS	635 President street.
<i>Treasurer</i>	F. H. GILBERT	15 Douglas street.
<i>Attorney</i>	D. MACON WEBSTER . .	33 Pine street, N. Y. city.

ATLANTIC BUILDING AND LOAN ASSOCIATION OF BROOKLYN.

No. 112 Warren Street, Brooklyn, N. Y.

[Organized under Laws of 1892. Commenced business 1894.]

ASSETS.

Loans on bond and mortgage (face value)	\$102,650 00
Cash on hand and in bank	3,862 14
Furniture and fixtures	100 00
	<hr/>
	\$106,612 14
	<hr/> <hr/>

LIABILITIES.

Due shareholders, due installments paid	\$101,011 57
Due shareholders, earnings credited	2,741 34
Undivided earnings	588 49
Canceled shares	2,270 74
	<hr/>
	\$106,612 14
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$2,207 10
Subscriptions on shares (installment).....	31,570 99
Money borrowed	11,086 26
Premiums received	1,346 88
Interest received	4,481 48
Fines received	49 61
Initiation, entrance or membership fees.....	100 00
Transfer fees	1 00
Appraiser's fees	31 10
Rent	140 00
Real estate	1,156 28
Bank interest	46 40
	<hr/>
	\$52,217 10
	<hr/> <hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$14,650 00
Paid on withdrawals, dues and dividends.....	21,091 70
Salaries	549 00
Advertising, printing and postage.....	116 68
Rent	75 00
Bills payable	11,200 00
Appraiser's fees	40 80
Treasurer's bond	30 00
Expenditures on real estate.....	163 95
Attorney's services	16 31
Bank department	52 48
Insurance premium	14 00
Commissions	24 00
State league.	5 00
Interest	4 80
Canceled shares.	321 24
Cash on hand	3,862 14
	<hr/>
	\$52,217 10
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest	\$4,813 85
Premium	1,446 40
Fines	165 70
Transfer fees	6 00
Pass-books and initiation, membership or share fee. .	100 00
Surplus, undivided profits January 1, 1895.	775 73
	<hr/>
	\$7,307 68
	<hr/> <hr/>

Cr.

Dividends on stock	\$5,459 99
Interest on borrowed money	113 74
Expenses	918 47
Interest allowed on canceled account.	4 80
Loss on real estate	222 19
Surplus, undivided profits, December 31, 1895.	588 49
	<hr/>
	\$7,307 68
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating? Permanent.

What is the par value of stock per share (matured)? \$200.

Are your installment payments weekly or monthly; what amount per share? \$1 per month, or 25 cents per week.

How many shares were issued during the year 1895? 1,121½.

How many shares were withdrawn during the year? 688.

How many borrowing members have you? 36. Give total number of shares now held by them: 496¾.

How many non-borrowing members have you? 321. Give total number of shares now held by them: 2,458.

How many female shareholders? 123. How many shares now held by them? 778.

What rate of interest is paid by borrowing member? 5 per cent.

Is your admission or membership fee per share or per member? Per member. How much? \$1.

Total amount of admission fees paid by new members during year: \$100.

What premium plan do you follow: installment or gross or premium interest? Monthly installment.

Have you an expense fund? No.

State total operating expenses for the year: \$1,259.20, including \$222.19, loss on real estate.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	C. W. PINKNEY.....	199 Harrison street.
<i>Secretary</i>	JOHN HUGHES	191 President street.
<i>Treasurer</i>	B. CALLAGHAN.....	332 De Graw street.
<i>Attorney</i>	C. A. WEBBER.....	66 Court street.

BEDFORD CO-OPERATIVE BUILDING LOAN ASSOCIATION.

Ceres Hall, Corner of Fulton Street and Troy Avenue, Brooklyn, N. Y.

[Organized under Laws of 1851. Commenced business 1888.]

ASSETS.

Loans on bond and mortgage (face value).....	\$101,705 00
Loans on other securities	2,087 00
Real estate (foreclosure).....	3,398 39
Cash on hand and in bank.....	2,063 12
Furniture and fixtures	129 00
Installments due and unpaid.....	2,126 00
Interest due	761 41
Premium due	286 39
Fines due	167 61
Insurance due	79 11
Taxes due	12 51
Bills receivable	590 76
	<hr/>
	\$113,406 30

LIABILITIES.

Due shareholders, due installments paid.....	\$76,932 00
Due shareholders, installments paid in advance....	512 00
Due shareholders, earnings credited.....	30,832 37
Balance to be paid out on loans made.....	3,350 00
Undivided earnings	994 78
Trustee account	143 95

Suspended accounts.	\$222 67
Interest paid in advance	27 00
Premium paid in advance.	17 53
Bills payable	374 00
	<hr/>
	\$113,406 30
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895.	\$3,324 64
Subscriptions on shares (installment).	19,514 00
Money borrowed	1,500 00
Mortgages redeemed	25,970 00
Other loans redeemed	2,584 00
Premiums received	2,831 54
Interest received	5,359 57
Fines received	236 28
Initiation, entrance or membership fees.	90 50
Rent	98 00
Transfer fees	95
Insurance refunded	151 95
Appraisals refunded	83 00
Taxes refunded	199 91
Legal expense refunded	7 00
Real estate	580 00
Trustee account.	48 50
Bills payable	174 00
Profit and loss	6 25
	<hr/>
	\$62,760 09
	<hr/> <hr/>

DISBURSEMENTS.

Loaned on mortgage	\$39,849 00
Loaned on other securities.	1,535 00
Paid on withdrawals, dues.	10,817 00
Paid on withdrawals, dividends.	1,944 34
Salaries	360 00
Advertising and printing	60 25
Rent	45 42
Insurance	141 91

Appraisals.....	\$60 00
Real estate	3,975 82
Real estate, income account.....	17 75
Borrowed money repaid	1,500 00
Profit and loss	6 20
State department	13 26
Miscellaneous expense	68 56
Interest	139 48
Taxes, members' account	109 40
Legal expense, members' account.....	7 00
Trustee account.....	42 58
Furniture	4 00
Cash on hand	2,063 12
	<hr/>
	\$62,760 09
	<hr/>

EARNINGS ACCOUNT.

Dr.

Interest	\$5,643 18
Premium	2,977 88
Fines	251 51
Transfer fees	95
Pass-books and initiation, membership or share fee..	90 50
Profit and loss	4 10
Rent	80 25
Real estate sold	2 57
Withdrawals	765 24
	<hr/>
	\$9,816 18
	<hr/>

Cr.

Dividends on stock	\$9,115 44
Interest on borrowed money.....	139 48
Expenses	547 49
Surplus	13 77
	<hr/>
	\$9,816 18
	<hr/>

Is the plan of your association permanent, serial or terminating? Serial.

What is the par value of stock per share (matured)? \$200.

Are your installment payments weekly or monthly; what amount per share? Monthly; \$1.

How many shares were issued during the year 1895? 395. How many shares were withdrawn during the year? 352.

How many borrowing members have you? 93. Give total number of shares now held by them: 598.

How many non-borrowing members have you? 189. Give total number of shares now held by them: 990.

How many female shareholders? 64. How many shares now held by them? 413.

What rate of interest is paid by borrowing member? 6 per cent.

Is your admission or membership fee per share or per member? Per share. How much? 25 cents.

Total amount of admission fees paid by new members during year: \$90.50.

What premium plan do you follow: installment or gross or premium interest? Installment.

Have you an expense fund? No.

State total operating expenses for the year: \$547.49.

How many foreclosures did you have in 1895? Two.

Officers.	Names.	Post-office address.
<i>President</i>	ALEXANDER RAY	128 Rogers avenue.
<i>Secretary</i>	EDWIN F. HOWELL	52 Van Buren street.
<i>Treasurer</i>	THOMAS POWDERLY	190 Albany avenue.
<i>Attorney</i>	JOHN B. SABINE	569 St. Mark's avenue.

BROOKLYN AND NEW YORK ARCANUM BUILDING, LOAN AND SAVINGS ASSOCIATION.

No. 106 South Oxford Street, Brooklyn, N. Y.

[Organized under Laws of 1851. Commenced business 1885.]

ASSETS.

Loans on bond and mortgage (face value)	\$52,700 00
Cash on hand and in bank	28,628 12
Furniture and fixtures	416 00
Installments due and unpaid	988 85

Interest due and unpaid.....	\$85 51
Premium due and unpaid.....	9 00
Insurance premiums due from borrowers.....	120 75
	<hr/>
	\$82,948 23
	<hr/>

LIABILITIES.

Due shareholders, due installments paid and accrued	\$64,956 00
Due shareholders, installments paid in advance....	57 00
Due shareholders, earnings credited.....	17,890 23
Estimated liability for real estate taxes (property now sold).....	45 00
	<hr/>
	\$82,948 23
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$7,773 43
Subscriptions on shares (installment).....	17,058 96
Mortgages redeemed.	18,552 80
Premiums received.	1,549 46
Interest received.	3,812 84
Fines received.	197 39
Initiation, entrance or membership fees.....	122 26
Proceeds foreclosure sale.....	5,592 75
Rents from real estate.....	133 00
Sale of real estate.....	1,000 00
Returned not used by foreclosure committee.....	500 00
	<hr/>
	\$56,292 89
	<hr/>

DISBURSEMENTS.

Loaned on mortgage.	\$18,400 00
Paid on withdrawals, dues.....	5,967 71
Paid on withdrawals, dividends.....	782 22
Salaries.	750 00
Advertising, printing and postage.....	207 88
Rent.	336 00
Balance due from foreclosure proceeds.....	149 64

For use foreclosure committee.....	\$500 00
Taxes, repairs, etc., real estate.....	151 06
Expert accountant, \$60; banking department, \$28.40,	88 40
Supplies and sundries.....	108 66
Insurance premiums.	120 75
Bond of secretary and treasurer.....	60 95
Attorney's expense.....	15 00
Dues overpaid and returned.....	17 50
Office furniture.....	9 00
Cash on hand.....	28,628 12
	<hr/>
	\$56,292 89
	<hr/>

EARNINGS ACCOUNT.

Dr.

Interest.....	\$3,840 04
Premium.	1,550 04
Fines.	293 86
Transfer fees, pass-books and initiation, membership or share fee.....	124 51
	<hr/>
	\$5,808 45
	<hr/>

Cr.

Dividends on stock.....	\$4,178 50
Expenses.	1,566 89
Real estate.	63 06
	<hr/>
	\$5,808 45
	<hr/>

Is the plan of your association permanent, serial or terminating?
Serial.

What is the par value of stock per share (matured)? \$200.

Are your installment payments weekly or monthly; what
amount per share? Monthly; \$1.

How many shares were issued during the year 1895? 425. How
many shares were withdrawn during the year? 349½.

How many borrowing members have you? 25. Give total
number of shares now held by them: 255½.

How many non-borrowing members have you? 154. Give total number of shares now held by them: 1,113.

How many female shareholders? 62. How many shares now held by them? 343.

What rate of interest is paid by borrowing member? 6 per cent.

Is your admission or membership fee per share or per member? Per share. How much? 25 cents.

Total amount of admission fees paid by new members during year: \$124.51.

What premium plan do you follow: installment or gross or premium interest? Monthly installment.

Have you an expense fund? No.

State total operating expenses for the year: \$816.89.

How many foreclosures did you have in 1895? One.

Officers.	Names.	Post-office address.
<i>President</i> ..	HENRY J. HOWLETT..	1 Reade street, New York city.
<i>Secretary</i> ..	J. ADDISON ROEB...	178 DeKalb avenue, Brooklyn.
<i>Treasurer</i> ..	W. D. GLEASON.....	146 Broadway, New York city.
<i>Attorney</i> ...	I. N. SIEVWRIGHT ...	204 Montague street, Brooklyn.

BROOKLYN CITY CO-OPERATIVE BUILDING AND LOAN ASSOCIATION.

No. 91 Court Street, Brooklyn, N. Y.

[Organized under Laws of 1851. Commenced business 1887.]

ASSETS.

Loans on bond and mortgage (face value).....	\$372,950 00
Loans on other securities (special mortgages).....	17,450 00
Real estate (foreclosure).....	22,127 53
Cash on hand and in bank.....	2,920 40
Furniture and fixtures	1,115 56
Installments due and unpaid.....	2,545 56
	<hr/>
	\$419,109 05
	<hr/>

LIABILITIES.

Due shareholders, due installments paid, installments paid in advance	\$307,404 56
Due shareholders, earnings credited.....	48,100 90

Borrowed money	\$5,000 00
Undivided earnings	6,563 04
Mortgages redeemed	49,370 82
Contingent fund	2,669 73
	<hr/>
	\$419,109 05
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895	\$4,799 91
Subscriptions on shares	97,673 57
Money borrowed	35,000 00
Mortgages redeemed	34,505 42
Premiums received	7,462 84
Interest received	17,356 53
Fines received	2 76
Initiation, entrance or membership fees	217 25
Transfers	20 00
Deposits	318 00
Satisfaction piece and attorney's fees	32 50
Rent	1,251 93
Real estate sales	4,093 94
Insurance repaid	147 55
	<hr/>
	\$202,882 20
	<hr/>

DISBURSEMENTS.

Loaned on mortgage	\$35,297 93
Paid on withdrawals, dues and dividends	106,742 17
Salaries	2,815 94
Advertising and printing	335 01
Rent	236 32
Insurance	1,037 76
Taxes	1,666 95
Commissions on real estate sales	281 83
Legal expenses, \$506.77; bank department, \$99.40	606 17
Real estate repairs	2,384 53
Returned deposits	320 50
Dividend on prepaid shares	2,183 64
Appraisal fees	135 50
Sundry expenses	164 09
Loans repaid	40,000 00

Furniture and fixtures	\$652 21
Discount on notes	601 25
Purchase of real estate (foreclosure)	4,500 00
Cash on hand	2,920 40
	<hr/>
	\$202,882 20
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest	\$17,356 53
Premium	7,462 84
Fines	959 93
Transfer fees	20 00
Pass-books and initiation, membership or share fee . .	217 25
	<hr/>
	\$26,016 55
	<hr/> <hr/>

Cr.

Dividends on stock	\$15,300 90
Interest on borrowed money	601 25
Expenses, general	735 42
Expenses, salaries	2,815 94
	<hr/>
	\$19,453 51
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating? Permanent.

What is the par value of stock per share (matured)? \$250.

Are your installment payments weekly or monthly; what amount per share? Weekly; 25 cents.

How many shares were issued during the year 1895? 1,742.

How many shares were withdrawn during the year? 1,906 1-10.

How many borrowing members have you? 144. Give total number of shares now held by them: 1,491 4-5.

How many non-borrowing members have you? 1,087. Give total number of shares now held by them: 6,722.

How many female shareholders? 293. How many shares now held by them? 2,022.

What rate of interest is paid by borrowing member? 5 per cent.

Is your admission or membership fee per share or per member? Per member. How much? 75 cents.

Total amount of admission fees paid by new members during year: \$217.25.

What premium plan do you follow: installment or gross or premium interest? Installment.

Have you an expense fund? No.

State total operating expenses for the year: \$3,551.36.

How many foreclosures did you have in 1895? Two.

Officers.	Names.	Post-office address.
<i>President</i>	THOMAS F. LEWIS.....	126 Dykman street.
<i>Secretary</i>	JOHN H. KAMPF.....	241 44th street.
<i>Treasurer</i>	JOHN A. KNOWLES.....	49 Hamilton avenue.
<i>Attorneys</i>	DELANEY & NIPER.....	189 Montague street.

BROOKLYN MUTUAL BUILDING AND LOAN ASSOCIATION.

No. 541 DeKalb Avenue, Brooklyn, N. Y.

[Organized under Laws of 1851. Commenced business 1883.]

ASSETS.

Loans on bond and mortgage (face value).....	\$85,700 00
Loans on other securities.....	4,198 23
Cash on hand and in bank.....	4,249 10
Furniture and fixtures.....	106 00
Premium due.....	96 00
Interest due.....	278 00
Fines due.....	44 00
Pass-books.....	27 11
Repairs on property.....	794 20
	<hr/>
	\$95,492 64
	<hr/> <hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$77,083 97
Due shareholders, earnings credited.....	18,139 55
Undivided earnings.....	51 67
Salaries due.....	6 56
Gross premium unearned.....	210 89
	<hr/>
	\$95,492 64
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$10,119 94
Subscriptions on shares (installment).....	22,925 13
Mortgages redeemed.....	11,500 00
Other loans redeemed.....	5,970 77
Premiums received.....	1,380 95
Interest received.....	3,981 50
Fines received.....	230 58
Initiation, entrance or membership fees.....	56 75
Pass-books.....	22 25
Rentals from property.....	495 25
	<hr/>
	\$56,683 12
	<hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$25,300 00
Loaned on other securities.....	5,255 00
Paid on withdrawals, dues.....	17,180 09
Paid on withdrawals, dividends.....	2,603 21
Salaries.....	507 94
Advertising and printing.....	34 55
Rent.....	110 00
Bank department, examination.....	33 00
Bank department, assessment.....	11 44
Premium on secretary's bond.....	10 00
Account books.....	14 30
Postage and stationery.....	14 25
Tax bills and insurance.....	241 89
Expenses on property.....	1,088 99
Pass-books.....	29 36
Cash on hand.....	4,249 10
	<hr/>
	\$56,683 12
	<hr/>

EARNINGS ACCOUNT.

Dr.

Interest.....	\$3,776 20
Premium.....	1,213 02
Fines.....	199 58

Pass-books and initiation, membership or share fees,	\$70 00
Undivided profits December 31, 1894.....	488 79
Gross premium earned.....	65 57
Profits from withdrawals	739 89
	<hr/>
	\$6,553 05
	<hr/>

Cr.

Dividends on stock.....	\$5,514 92
Expenses.	506 99
Rent.	110 00
Secretary's bond, \$10; bank department, \$44.44....	54 44
Account books.	14 30
Postage and stationery.....	14 25
Insurance on fixtures.	6 25
Printing, \$34.55; depreciation on fixtures, \$10.55...	45 10
Loss on real estate.....	235 13
Profits undivided.	51 67
	<hr/>
	\$6,553 05
	<hr/>

Is the plan of your association permanent, serial or terminating?
Serial.

What is the par value of stock per share (matured)? \$200.

Are your installment payments weekly or monthly; what amount per share? Monthly; \$1.

How many shares were issued during the year 1895? 673. How many shares were withdrawn during the year? 531 $\frac{3}{4}$.

How many borrowing members have you? 52. Give total number of shares now held by them: 443 $\frac{1}{2}$.

How many non-borrowing members have you? 232. Give total number of shares now held by them: 1,464.

How many female shareholders? 53. How many shares now held by them? 210.

What rate of interest is paid by borrowing member? 5 per cent.

Is your admission or membership fee per share or per member? Per member. How much? \$1, and 25 cents for each additional account.

Total amount of admission fees paid by new members during year: \$53.

What premium plan do you follow: installment or gross or premium interest? Monthly installment.

Have you an expense fund? No.

State total operating expenses for the year: \$1,812.11.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	F. P. WISEBURN.....	951 Lafayette avenue.
<i>Secretary</i>	EDWARD CROWN	205 Lorimer street.
<i>Treasurer</i>	JOSEPH RODGERS.....	575 McDonough street.
<i>Attorneys</i>	REMSEN & PARSONS.....	69 Wall st., New York.

BUSHWICK CO-OPERATIVE BUILDING AND LOAN ASSOCIATION.

No. 754 Grand Street, Brooklyn, N. Y.

[Organized under Laws of 1851. Commenced business 1888.]

ASSETS.

Loans on bond and mortgage (face value).....	\$378,500 00
Real estate (\$8,266.04 by deed; \$17,947.76 by fore- closure)	26,213 80
Cash on hand and in bank.....	36,098 93
Furniture and fixtures	571 00
Installments due and unpaid.....	2,372 75
Interest shares increased	42 34
Insurance premiums	14 00
Due for account special deposits.....	23 66
	<hr/>
	\$443,836 48
	<hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$344,439 07
Due shareholders, earnings credited.....	98,631 60
Balance to be paid out on loans made.....	450 00
Undivided earnings	256 81
Suspense account (dues)	59 00
	<hr/>
	\$443,836 48
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$32,380 90
Subscriptions on shares (installment).....	83,842 83
Mortgages redeemed.....	55,252 00
Premiums received.....	718 75
Interest received.....	20,872 62
Fines received.....	125 93
Initiation, entrance or membership fees.....	117 75
Transfer fees, \$18; suspense account, \$17.....	35 00
Rents from real estate.....	1,001 31
Rents from sub-letting.....	141 50
Insurance premiums.....	17 00
Real estate account.....	479 65
Profit returned.....	367 08
Special deposit, appraiser's and attorney's fees.....	1,659 74
	<hr/>
	\$197,012 06
	<hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$81,802 00
Paid on withdrawals, dues.....	63,450 08
Paid on withdrawals, dividends.....	10,325 47
Salaries.....	1,391 12
Advertising and printing.....	278 27
Rent.....	400 00
Attorney and appraiser's fees.....	1,649 84
Furniture, fixtures and supplies.....	33 00
Suspense account, dues.....	32 00
Repairs, etc., taxes real estate.....	882 60
Interest and fines charged to real estate.....	200 39
Insurance premiums advanced.....	31 00
Pass-books.....	36 00
Deposits on loans.....	60 70
Sundry expenses.....	340 66
Cash on hand.....	36,098 93
	<hr/>
	\$197,012 06
	<hr/>

EARNINGS ACCOUNT.

Dr.

Interest	\$21,239 70
Premium	718 75
Fines	125 93
Transfer fees	18 00
Pass-books and initiation, membership or share fee. .	81 75
Earnings on real estate	118 71
	<hr/>
	\$22,302 84
	<hr/> <hr/>

Cr.

Dividends on stock	\$10,325 47
Expenses, rent	258 50
Advertising, printing and postage	278 27
Salaries and desk service	1,391 12
Depreciation on furniture and supplies	60 00
General expense	340 66
Profit due members	9,648 82
	<hr/>
	\$22,302 84
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating? Serial.

What is the par value of stock per share (matured)? \$250.

Are your installment payments weekly or monthly; what amount per share? Weekly; 25 cents.

How many shares were issued during the year 1895? 1,325.

How many shares were withdrawn during the year? 1,594.

How many borrowing members have you? 120. Give total number of shares now held by them: 1,514.

How many non-borrowing members have you? 677. Give total number of shares now held by them: 4,856.

How many female shareholders? 166. How many shares now held by them? 1,302.

What rate of interest is paid by borrowing member? 6 per cent.

Is your admission or membership fee per share or per member? Per member. How much? 50 cents.

Total amount of admission fees paid by new members during year: \$78.50.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? No.

State total operating expenses for the year: \$2,228.55.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	C. F. CANFIELD	499 Hart street.
<i>Secretary</i>	WM. A. ERNST.	278 Hooper street.
<i>Treasurer</i>	D. CANTY	714 Grand street.
<i>Attorneys</i>	JUDGE & DURACK	189 Montague street.

CITIZENS' CO-OPERATIVE BUILDING AND LOAN ASSOCIATION OF BATH BEACH, N. Y.

Bath Beach, N. Y.

[Organized under Laws of 1851. Commenced business 1889.]

ASSETS.

Loans on bond and mortgage (face value)	\$86,000 00
Loans on other securities	2,966 00
Real estate (foreclosure)	6,409 94
Cash on hand and in bank	5,288 93
Furniture and fixtures	400 00
Installments due and unpaid	8,341 50
Unpaid interest.	594 50
Unpaid premium.	505 84
Printing, stationery, etc.	250 00
Straight mortgages.	5,744 95
	\$116,501 66

LIABILITIES.

Due shareholders, due installments paid	\$96,047 00
Due shareholders, installments paid in advance	770 25
Undivided earnings.	19,396 86
Interest paid in advance	99 46
Premium paid in advance	24 09
Deposits due.	164 00
	\$116,501 66

RECEIPTS.

Cash on hand January 1, 1895.....	\$11,986 46
Subscriptions on shares (installment).....	20,998 00
Mortgages redeemed.	25,500 00
Other loans redeemed.....	1,004 00
Premiums received.	1,896 18
Interest received.	4,609 69
Fines received.	132 57
Initiation, entrance or membership fees.....	40 00
Pass-books	12 00
Transfer fees.	8 00
Deposit.	60 00
Overpayments on checks received.....	377 01
On account of sale of property.....	1,175 00
	<hr/>
	\$67,798 91
	<hr/>

DISBURSEMENTS.

Loaned on mortgage.	\$41,250 00
Loaned on other securities.....	1,750 00
Paid on withdrawals, dues.	17,993 97
Salaries and postage.....	324 06
Advertising and printing.....	150 75
Rent.	240 00
Dues building league.....	6 00
Paid banking department.....	41 17
Repairs on association property.....	27 87
Overpayments on cancellation of loans.....	377 01
Attorney's fees.	261 15
Returned deposits.	88 00
Cash on hand.....	5,288 93
	<hr/>
	\$67,798 91
	<hr/>

EARNINGS ACCOUNT.

Dr.

Interest.	\$4,609 69
Premium.	1,896 18
Fines.	132 57

Transfer fees.	\$8 00
Pass-books and initiation, membership or share fee. .	52 00
Sale of property.	1,175 00
	<hr/>
	\$7,873 44
	<hr/>

Cr.

Expenses.	\$1,051 00
Net profit.	6,822 44
	<hr/>
	\$7,873 44
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Is the plan of your association permanent, serial or terminating?
Serial.

What is the par value of stock per share (matured)? \$250.

Are your installment payments weekly or monthly; what amount per share? Weekly; 25 cents.

How many shares were issued during the year 1895? 348. How many shares were withdrawn during the year? 464.

How many borrowing members have you? 54. Give total number of shares now held by them: 420.

How many non-borrowing members have you? 180. Give total number of shares now held by them: 1,262.

How many female shareholders? 83. How many shares now held by them? 460.

What rate of interest is paid by borrowing member? 5 per cent.

Is your admission or membership fee per share or per member? Per member. How much? \$1.

Total amount of admission fees paid by new members during year: \$40.

What premium plan do you follow: installment or gross or premium interest? Installment.

Have you an expense fund? No.

State total operating expenses for the year: \$1,051.

How many foreclosures did you have in 1895? One.

Officers.	Names.	Post-office address.
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President.. THOMAS H. BYRNES..... Sub-Treasury, New York.

Secretary.. JOHN C. RHODES..... Bath Beach, N. Y.

Treasurer.. JOHN V. VAN PELT..... Van Pelt Manor, N. Y.

Attorney... CORNELIUS FERGUSON, Jr., 26 Court street, Brooklyn.

COLUMBIA BUILDING AND LOAN ASSOCIATION.

Brooklyn, N. Y.

[Organized under Laws of 1851. Commenced business 1889.]

ASSETS.

Loans on bond and mortgage (face value).....	\$17,750 00
Loans on other securities.....	2,165 00
Cash on hand and in bank.....	1,898 21
Furniture and fixtures.....	74 55
Installments due and unpaid.....	1,039 00
	<hr/>
	\$22,926 76
	<hr/> <hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$18,167 00
Due shareholders, installments paid in advance.....	4 00
Due shareholders, earnings credited.....	3,716 76
Installments due and unpaid.....	1,039 00
	<hr/>
	\$22,926 76
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$1,852 59
Subscriptions on shares.....	3,978 00
Mortgages redeemed.....	5,500 00
Other loans redeemed.....	275 00
Premiums received.....	391 37
Interest received.....	1,029 13
Fines received.....	39 18
Initiation, entrance or membership fees.....	4 00
Transfer fee.....	1 00
Pass-book.....	15
	<hr/>
	\$13,070 42
	<hr/> <hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$6,500 00
Loaned on other securities.....	2,050 00
Paid on withdrawals, dues.....	2,282 00

Paid on withdrawals, dividends.....	\$159 71
Salaries.....	100 00
Advertising and printing.....	11 75
Rent.....	24 00
Books, postage and stationery.....	17 15
Banking department, examination.....	25 00
Banking department, assessment.....	2 60
Cash on hand.....	1,898 21
	<hr/>
	\$13,070 42
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EARNINGS ACCOUNT.

Dr.

Interest.....	\$1,029 13
Premium.....	391 37
Fines.....	39 18
Transfer fees.....	1 00
Pass-books and initiation, membership or share fee..	4 00
	<hr/>
	\$1,464 68
	<hr/> <hr/>

Cr.

Dividends on stock.....	\$1,124 47
Interest on withdrawals.....	159 71
Banking department.....	27 60
Salary.....	100 00
Postage, rent, books, etc.....	52 90
	<hr/>
	\$1,464 68
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating?
Serial.

What is the par value of stock per share (matured)? \$250.

Are your installment payments weekly or monthly; what amount per share? Monthly; \$1.

How many shares were issued during the year 1895? 29. How many shares were withdrawn during the year? 50.

How many borrowing members have you? 20. Give total number of shares now held by them: 122.

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How many non-borrowing members have you? 39. Give total number of shares now held by them: 236.

How many female shareholders? 12. How many shares now held by them? 61.

What rate of interest is paid by borrowing member? 5 per cent.

Is your admission or membership fee per share or per member? Per member. How much? \$1.

Total amount of admission fees paid by new members during year: \$4.

What premium plan do you follow: installment or gross or premium interest. Installment.

Have you an expense fund? No.

State total operating expenses for the year: \$180.50.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	JACOB BLANK	1403 Myrtle avenue.
<i>Secretary</i>	CUNNINGHAM FORSYTHE . .	Woodhaven, L. I.
<i>Treasurer</i>	HENRY M. DE RONDE . . .	Woodhaven, L. I.
<i>Attorney</i>	FREDERICK W. GRAU . . .	2 Summer avenue.

EAST BROOKLYN CO-OPERATIVE BUILDING ASSOCIATION.

Brooklyn, N. Y.

[Organized under Laws of 1851. Commenced business 1885.]

ASSETS.

Loans on bond and mortgage (face value)	\$622,750 00
Real estate	14,130 00
Cash on hand and in bank	16,201 40
Furniture and fixtures	600 00
Installments due and unpaid	3,726 25
Co-operative Hall, at cost	41,586 15
Insurance to be repaid	66 18
Balance of deposit, for searching titles, appraisals, etc.	46 97
Taxes to be repaid	261 44

\$699,368 39

LIABILITIES.

Due shareholders, due installments paid.....	\$506,188 71
Due shareholders, installments paid in advance.....	279 36
Undivided earnings assigned.....	136,553 50
Undivided earnings not assigned.....	31,426 79
Mortgage on hall	18,000 00
Surplus.....	6,920 03
	<hr/>
	\$699,368 39
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895, bank.....	\$33,687 01
Cash on hand	20 00
Subscriptions on shares (installment).....	114,621 88
Deposits for searching titles and appraisal fees.....	1,609 79
Mortgages redeemed	65,552 32
Premiums received	2,720 76
Interest received	32,019 21
Interest received from bank.....	485 91
Fines received	205 03
Initiation, entrance or membership fees.....	216 50
Transfer fees	22 00
Insurance repaid, \$316.20; taxes repaid, \$859.73.....	1,175 93
Building fund, rent account, \$3,673.28; expense account, \$21.50.....	3,694 78
Check (returned) repaid and protest fees.....	52 48
Sale of Van Voorhies street house.....	3,350 00
Subscriptions surrendered	2,032 60
Rent from properties	405 62
Advertising	39 00
Foreclosure expense repaid	306 12
	<hr/>
	\$262,216 94
	<hr/> <hr/>

DISBURSEMENTS.

Loaned on mortgage	\$98,802 32
Paid on withdrawals, dues	107,251 85
Paid on withdrawals, interest	28,704 15
Law expenses, deed	7 00

Salaries.	\$1,874 00
Advertising and printing, books and postage.	506 59
Rent and watchman	423 20
Treasurer's bond	50 00
Taxes to be repaid	884 58
Banking department and building league.	150 83
Foreclosure expenses and repairs to properties.	2,049 28
Deposits returned and forfeited.	154 22
Attorney and appraisers expenses, titles, etc.	1,723 65
Insurance to be repaid	323 80
Building fund expense account.	2,989 20
Checks returned, since repaid.	95 12
Petty cash	5 75
Cash on hand	16,221 40
	<hr/>
	\$262,216 94
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest	\$32,505 12
Premium	2,720 76
Fines	205 03
Transfer fees	22 00
Pass-books and initiation, membership or share fee.	216 50
Building fund	705 58
Profit from withdrawals	4,185 47
	<hr/>
	\$40,560 46
	<hr/> <hr/>

Cr.

Banking department and building league.	\$150 83
Salaries and treasurer's bond.	1,924 00
Stationery, printing, books, postage, etc.	347 36
Advertising	125 98
Rent and watchman	423 20
Law expenses, deed	7 00
	<hr/>
	\$2,978 37
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating? Serial.

What is the par value of stock per share (matured)? \$250.

Are your installment payments weekly or monthly; what amount per share? Weekly; 25 cents.

How many shares were issued during the year 1895? 1,924. How many shares were withdrawn during the year? 2,488.

How many borrowing members have you? 221. Give total number of shares now held by them: 2,491.

How many non-borrowing members have you? 1,012. Give total number of shares now held by them: 6,794.

How many female shareholders? 354. How many shares now held by them? 2,323.

What rate of interest is paid by borrowing member? 6 per cent.

Is your admission or membership fee per share or per member? Per member. How much? 50 cents.

Total amount of admission fees paid by new members during year: \$216.50.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? No.

State total operating expenses for the year: \$2,978.37.

How many foreclosures did you have in 1895? Three.

Officers.	Names.	Post-office address.
<i>President</i>	BENJAMIN THOMPSON....	810 Lexington avenue.
<i>Secretary</i>	WM. HY. RAWLINS	577 Kosciusko street.
<i>Treasurer</i>	GEORGE PETRI	11 Harmon street.
<i>Attorneys</i>	JUDGE & DURACK	189 Montague street.

EAST NEW YORK CO-OPERATIVE SAVINGS AND BUILDING LOAN ASSOCIATION.

Atlantic and Van Sicken Avenues, Brooklyn, N. Y.

[Organized under Laws of 1892. Commenced business 1892.]

ASSETS.

Loans on bond and mortgage (face value)	\$44,700 00
Loans on other securities (members' shares)	1,242 00
Real estate (foreclosure)	11,094 13½

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Cash on hand and in bank.....	\$5,432 56
Furniture and fixtures	137 34
Pass-books on hand	5 07
	<hr/>
	\$62,611 10½
	<hr/> <hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$43,969 32½
Du shareholders, paid up shares.....	16,100 00
Balance to be paid out on loans made.....	102 32
Undivided earnings	1,701 50
Reserve fund	737 96
	<hr/>
	\$62,611 10½
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$2,265 24
Subscriptions on shares (installment).....	25,396 18½
Subscriptions on shares (single-payment).....	6,100 00
Mortgages redeemed	3,700 00
Other loans redeemed	1,771 00
Premiums received	1,604 12½
Interest received	2,269 28
Initiation, entrance or membership fees.....	189 65
Withdrawal fees	88 54
Transfer fees	8 00
Rent of real estate	442 50
Special deposit account	521 50
	<hr/>
	\$44,356 02
	<hr/> <hr/>

DISBURSEMENTS.

Loaned on mortgage	\$11,600 00
Loaned on other securities.....	2,443 00
Paid on withdrawals, dues.....	16,525 88
Paid on withdrawals, dividends on paid-up shares...	967 20
Salaries	516 00
Advertising and printing	74 35

Rent	\$48 00
State tax	6 89
Paid on paid-up shares	5,300 00
Special deposit account	534 72
Fixtures account	27 34
Real estate account	744 77
Signs	34 50
Banking department, examination	36 81
Sundry expenses	64 00
Cash on hand	5,432 56
	<hr/>
	\$44,356 02
	<hr/>

EARNINGS ACCOUNT.

Dr.

Interest	\$2,274 82
Premium	1,637 12½
Transfer fees	8 00
Pass-books and initiation, membership or share fee . .	168 72
Withdrawal fees	88 54
Special deposit forfeited	56 00
	<hr/>
	\$4,233 20½
	<hr/>

Cr.

Dividends on stock	\$1,452 22
Expenses	780 55
Depreciation on furniture and fixtures	25 00
Earnings to be divided	1,701 50
Balance, credited to reserve fund	273 93½
	<hr/>
	\$4,233 20½
	<hr/>

Is the plan of your association permanent, serial or terminating? Permanent.

What is the par value of stock per share (matured)? \$100.

Are your installment payments weekly or monthly; what amount per share? Weekly; 10 cents.

How many shares were issued during the year 1895? 2,780.
How many shares were withdrawn during the year? 2,595.

How many borrowing members have you? 25. Give total number of shares now held by them: 447.

How many non-borrowing members have you? 343. Give total number of shares now held by them: 5,076.

How many female shareholders? 132. How many shares now held by them? 1,376.

What rate of interest is paid by borrowing member? 5 1-5 per cent.

Is your admission or membership fee per share or per member? Per member. How much? \$1.

Total amount of admission fees paid by new members during year: \$188.

What premium plan do you follow: installment or gross or premium interest? Premium interest.

Have you an expense fund? No.

State total operating expenses for the year: \$780.55.

How many foreclosures did you have in 1895? One.

Officers.	Names.	Post-office address.
<i>President</i>	E. R. TICHENOR.....	447 Gold street.
<i>Secretary</i>	PIERRE GIBBONS	363 Lafayette avenue.
<i>Treasurer</i>	LUCIEN J. GANGLER.....	181 Arlington avenue.
<i>Attorneys</i>	JUDGE & DURACK.....	189 Montague street.

EQUITABLE CO-OPERATIVE BUILDING AND LOAN ASSOCIATION.

Brooklyn, N. Y.

[Organized under Laws of 1851. Commenced business 1888.]

ASSETS.

Loans on bond and mortgage (face value).....	\$592,250 00
Real estate.	13,972 68
Cash on hand and in bank.....	19,539 72
Furniture and fixtures.....	577 00
Accounts due and unpaid.....	\$56 41

\$627,195 81

LIABILITIES.

Due shareholders, due installments paid.....	\$427,720 11
Due shareholders, earnings credited.....	136,159 69
Suspense accounts.	703 25
Unearned premium.	62,612 76
	<hr/>
	\$627,195 81
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$24,582 60
Subscriptions on shares (installment).....	98,455 83
Real estate sold.....	8,540 00
Mortgages redeemed.	23,998 77
Premiums bid.....	12,766 05
Interest received.	28,106 43
Fines received.	160 37
Initiation, entrance or membership fees.....	241 00
Insurance.	533 00
Deposits.	438 00
Attorney.....	1,159 50
Appraisers.	187 42
Miscellaneous.	1,968 33
	<hr/>
	\$201,137 30
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DISBURSEMENTS.

Loaned on mortgage.....	\$114,500 00
Paid on withdrawals, dues.....	50,729 02
Paid on withdrawals, dividends.....	7,104 71
Salaries.	2,372 00
Advertising and printing.....	266 98
Rent.	493 36
Expenses.	268 38
Attorney.....	1,207 75
Deposits.	496 00
Suspense account.	682 00
Banking department.	167 02
Insurance.	594 35
Appraisers.	258 68

Foreclosures.	\$518 56
Miscellaneous.	1,938 77
Cash on hand.	19,539 72
	<hr/>
	\$201,137 30
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EARNINGS ACCOUNT.

Dr.

Interest.	\$28,106 43
Premium.	8,968 35
Fines.	160 37
Transfer fees.	19 00
Pass-books and initiation, membership or share fee. .	241 00
	<hr/>
	\$37,495 15
	<hr/>

Cr.

Expenses.	\$268 38
Salaries, rents, books, printing, bank department. . .	3,299 36
Net profits.	33,927 41
	<hr/>
	\$37,495 15
	<hr/>

Is the plan of your association permanent, serial or terminating?
Serial.

What is the par value of stock per share (matured)? \$250.

Are your installment payments weekly or monthly; what amount per share? Weekly; 25 cents.

How many shares were issued during the year 1895? 1,890.

How many shares were withdrawn during the year? 734.

How many borrowing members have you? 147. Give total number of shares now held by them: 2,369.

How many non-borrowing members have you? 802. Give total number of shares now held by them: 6,271.

How many female shareholders? 289. How many shares now held by them? 1,545.

What rate of interest is paid by borrowing member? 5 per cent.

Is your admission or membership fee per share or per member?
Per member. How much? \$1.

Total amount of admission fees paid by new members during year: \$241.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? No.

State total operating expenses for the year: \$3,567.74.

How many foreclosures did you have in 1895? One.

Officers.	Names.	Post-office address.
<i>President</i>	WM. EMERSON	147 Bond street.
<i>Secretary</i>	P. J. SKELLY	69 Second place.
<i>Treasurer</i>	J. M. LENNON	914 Butler street.
<i>Attorney</i>	JAMES P. JUDGE	189 Montague street.

EXCELSIOR CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.

No. 109 Smith Street, Brooklyn, N. Y.

[Organized under Laws of 1894. Commenced business 1894.]

ASSETS.

Loans on other than mortgage securities	\$495 00
Cash on hand and in bank	1,754 73
Loss	136 02
	<hr/>
	\$2,385 75
	<hr/>

LIABILITIES.

Due shareholders, due installments paid	\$2,385 75
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895	\$835 85
Subscriptions on shares (installment)	2,745 00
Loans on other than mortgage securities redeemed . .	1,134 00
Interest received	31 54
Fines received	20 26
Initiation, entrance or membership fees	40 00
Advertising	10 00
Errors	19
	<hr/>
	\$4,816 84
	<hr/>

DISBURSEMENTS.

Loaned on other than mortgage securities.....	\$1,572 00
Paid on withdrawals, dues	1,303 94
Salaries	17 44
Advertising and printing	48 73
Rent	120 00
Cash on hand	1,754 73
	<hr/>
	\$4,816 84
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest.	\$31 54
Fines	20 26
Pass-books and initiation, membership or share fee..	40 00
Advertising	10 00
Balance	84 37
	<hr/>
	\$186 17
	<hr/> <hr/>

Cr.

Expenses	\$186 17
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating? Permanent.

What is the par value of stock per share (matured)? \$250.

Are your installment payments weekly or monthly; what amount per share? Weekly; 25 cents.

How many shares were issued during the year 1895? 174.

How many shares were withdrawn during the year? 133.

How many borrowing members have you? 8. Give total number of shares now held by them: 46.

How many non-borrowing members have you? 55. Give total number of shares now held by them: 230.

How many female shareholders? 12. How many shares now held by them? 45.

What rate of interest is paid by borrowing member? 6 per cent.

Is your admission or membership fee per share or per member? Per member. How much? \$1.

Total amount of admission fees paid by new members during year: \$40.

What premium plan do you follow: installment or gross or premium interest? Weekly installment.

Have you an expense fund? No.

State total operating expenses for the year: \$186.17.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	HENRY C. KEISELBACH	107 Smith street.
<i>Secretary</i>	BENJ. C. SELOVER	123 Quincy street.
<i>Treasurer</i>	FRANK P. BURCK	142 Smith street.
<i>Attorneys</i>	MOREHOUSE & FISH	26 Court street.

FIFTH AVENUE CO-OPERATIVE BUILDING AND LOAN ASSOCIATION.

No. 424 Fifth Avenue, Brooklyn, N. Y.

[Organized under Laws of 1851. Commenced business 1890.]

ASSETS.

Loans on bond and mortgage (face value)	\$48,250 00
Loans on other securities	1,480 00
Real estate (foreclosure)	2,500 00
Cash on hand and in bank	8,043 90
Furniture and fixtures	201 89
Installments due and unpaid	856 55
Appraiser's fees	24 00
	<hr/>
	\$61,356 34
	<hr/> <hr/>

LIABILITIES.

Due shareholders, due installments paid	\$49,042 32
Due shareholders, earnings credited	9,988 91
Undivided earnings	1,939 19
Contingent fund	343 92
Deposit on loans	42 00
	<hr/>
	\$61,356 34
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$650 60
Subscriptions on shares (installment).....	17,175 73
Money borrowed.	2,500 00
Mortgages redeemed.	13,738 82
Other loans redeemed.....	4,113 00
Premiums received.	1,593 60
Interest received.	2,796 68
Initiation, entrance or membership fees.....	58 00
Pass-books.	14 75
Deposit on loans.....	132 00
Transfer fees.	7 00
Appraiser's fees	53 00
Real estate.	1,021 00
Satisfaction pieces.	5 00
Unearned premium on late treasurer's bond.....	14 71
	<hr/>
	\$43,873 89
	<hr/> <hr/>

DISBURSEMENTS.

Loaned on mortgage.	\$11,500 00
Loaned on other securities.....	3,785 00
Paid on withdrawals, dues.....	14,193 77
Paid on withdrawals, dividends.....	1,241 14
Salaries.....	400 05
Advertising, printing and stationery.....	36 00
Rent.	216 00
State examiner's fees.....	25 00
Premium on treasurer's bond.....	20 00
New York State tax.....	8 06
Water tax, \$8.20; insurance, \$8.75.....	16 95
Dist. on note to bank, \$17.93; appraiser's fees, \$42..	59 93
Deposit on loans returned.....	94 00
Bank loans paid.....	4,000 00
Satisfaction pieces, foreclosure expense, repairs, etc.	161 09
Broker's commissions and auditor's fees.....	73 00
Cash on hand.....	8,043 90
	<hr/>
	\$43,873 89
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest.	\$2,360 25
Premium.	1,272 15
Transfer fees.	7 00
Pass-books and initiation, membership fees.	72 75
Interest due and unpaid.	554 05
Premiums due and unpaid.	302 50
Real estate.	79 42
Unearned premiums on treasurer's bond.	14 71
	<hr/>
	\$4,662 83
	<hr/>

Cr.

Dividends on stock.	\$1,817 56
Interest on borrowed money.	17 93
Expenses of foreclosure.	100 00
Sundry expenses.	788 15
Profits undivided.	1,939 19
	<hr/>
	\$4,662 83
	<hr/>

Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$250.

Are your installment payments weekly or monthly; what amount per share? Weekly; 25 cents.

How many shares were issued during the year 1895? 534. How many shares were withdrawn during the year? 525.

How many borrowing members have you? 22. Give total number of shares now held by them: 173.

How many non-borrowing members have you? 209. Give total number of shares now held by them: 2,022.

How many female shareholders? 72. How many shares now held by them? 639.

What rate of interest is paid by borrowing member? 5 1-5 per cent.

Is your admission or membership fee per share or per member? Per member. How much? \$1 and 25 cents for pass-book.

Total amount of admission fees paid by new members during year: \$58.

What premium plan do you follow: installment or gross or premium interest? Installment.

Have you an expense fund? No.

State total operating expenses for the year: \$906.08.

How many foreclosures did you have in 1895? One.

Officers.	Names.	Post-office address.
<i>President</i>	HENRY BRISTOW.....	401 Sixth avenue.
<i>Secretary</i>	H. B. McNAIR.....	424 Fifth avenue.
<i>Treasurer</i>	WM. M. CALDER.....	494 Seventh avenue.
<i>Attorneys</i>	JUDGE & DURACK.....	189 Montague street.

FLATBUSH CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.

No. 767 Flatbush Avenue, Brooklyn, N. Y.

[Organized under Laws of 1887. Commenced business 1889.]

ASSETS.

Loans on bond and mortgage (face value).....	\$125,978 00
Loans on other securities.	2,775 00
Real estate (deeded to save foreclosure).....	5,866 54
Cash on hand and in bank.....	6,887 45
Furniture and fixtures.....	197 70
Installments due and unpaid.....	498 00
	<hr/>
	\$142,202 69
	<hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$106,664 00
Due shareholders, installments paid in advance....	126 40
Undivided earnings.	24,274 24
Salaries, \$20; rent, \$20; appraiser's fees, \$2.50.....	42 50
Unearned premium.	11,095 55
	<hr/>
	\$142,202 69
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$69 41
Subscriptions on shares (installment).....	24,661 87
Mortgages redeemed.	6,100 00

Other loans redeemed.....	\$1,105 00
Premiums received.	217 32
Interest received.	5,444 18
Fines received.	267 21
Initiation, entrance or membership fees.....	59 00
Transfer and appraiser's fees.....	42 25
	<hr/>
	\$37,966 24
	<hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$17,285 59
Loaned on other securities.....	1,800 00
Paid on withdrawals, dues.....	10,234 65
Paid on withdrawals, dividends.....	1,012 24
Salaries.	540 00
Advertising and printing.....	29 00
Rent.	66 50
Office furniture, \$13.50; stationery and postage, \$19.80; insurance, \$9.88; appraiser's fees, \$36.25..	79 43
State supervision and examination.....	31 38
Cash on hand.....	6,887 45
	<hr/>
	\$37,966 24
	<hr/>

EARNINGS ACCOUNT.

Dr.

Interest.	\$5,444 18
Premium.	1,931 52
Fines.	267 21
Transfer fes.	3 50
Pass-books and initiation, membership or share fee. .	59 00
	<hr/>
	\$7,705 41
	<hr/>

Cr.

Dividends on stock.....	\$6,939 40
Sundry expenses.	705 18
State supervision and examination.....	31 38
Depreciation of association property.....	29 45
	<hr/>
	\$7,705 41
	<hr/>

Is the plan of your association permanent, serial or terminating?
Serial.

What is the par value of stock per share (matured)? \$200.

Are your installment payments weekly or monthly; what amount per share? Monthly; \$1.

How many shares were issued during the year 1895? 238. How many shares were withdrawn during the year? 304.

How many borrowing members have you? 57. Give total number of shares now held by them: 729.

How many non-borrowing members have you? 264. Give total number of shares now held by them: 1,322.

How many female shareholders? 92. How many shares now held by them? 443.

What rate of interest is paid by borrowing member? 5 per cent.

Is your admission or membership fee per share or per member? Per share. How much? 25 cents.

Total amount of admission fees paid by new members during year: \$59.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? No.

State total operating expenses for the year: \$705.18.

How many foreclosures did you have in 1895? One (property deeded to save foreclosure).

Officers.	Names.	Post-office address.
<i>President</i>	JOSEPH F. CURREN	East Broadway.
<i>Secretary</i>	CONRAD BOLLINGER	767 Flatbush avenue.
<i>Treasurer</i>	HENRY D. LOTT	213 Montague street.
<i>Attorney</i>	JOHN D. PRINCE, Jr.	213 Montague street.

FORT GREENE CO-OPERATIVE BUILDING AND LOAN ASSOCIATION.

Brooklyn, N. Y.

[Organized under Laws of 1851. Commenced business 1891.]

ASSETS.

Loans on bond and mortgage (face value)	\$25,250 00
Loans on other securities	717 50
Real estate	1,446 03

Cash on hand and in bank.....	646 49
Furniture and fixtures	135 25
Installments due and unpaid.....	336 87

\$28,532 14

LIABILITIES.

Due shareholders, due installments paid.....	\$23,409 80
Due shareholders, installments paid in advance....	94 34
Due shareholders, earnings credited	4,783 36
Undivided earnings	156 85
Suspense account	82 54
Deposit due	5 00
Interest paid in advance.....	25

\$28,532 14

RECEIPTS.

Cash on hand January 1, 1895.....	\$885 94
Subscriptions on shares (installment).....	7,522 48
Money borrowed	1,000 00
Mortgages redeemed	2,077 93
Collateral loans.	382 50
Premiums received	606 45
Interest received	1,273 48
Fines received	152 35
Initiation, entrance or membership fees.....	24 00
Deposits	45 00
Insurance returned	7 50
Interest from bank	6 85

\$13,984 48

DISBURSEMENTS.

Loaned on mortgage	\$4,200 00
Collateral loans	920 00
Paid on withdrawal, dues.....	5,998 28
Paid on withdrawals, dividends.....	345 52
Salaries	362 50

Advertising and printing.....	\$34 74
Rent	99 00
Note repaid, \$1,000; deposit returned, \$47.15.....	1,047 15
Interest on note, \$42.11; signs, etc., \$15.50; apprais- er's fees, \$35.35	92 96
Auditors, \$4; postage, \$6.98; stationery, 25 cents...	11 23
State's examination	22 01
Commission	2 25
Real estate expense	202 35
Cash on hand	646 49
	<hr/>
	\$13,984 48
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest.....	\$1,280 33
Premium	606 45
Fines	152 35
Pass-books and initiation, membership or share fee..	24 00
	<hr/>
	\$2,063 13
	<hr/> <hr/>

Cr.

Dividends on stock	\$1,271 44
Interest on borrowed money	42 11
Expenses	749 58
	<hr/>
	\$2,063 13
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating? Permanent.

What is the par value of stock per share (matured)? \$250.

Are your installment payments weekly or monthly; what amount per share? Weekly; 25 cents.

How many shares were issued during the year 1895? 223. How many shares were withdrawn during the year? 328.

How many borrowing members have you? 13. Give total number of shares now held by them: 105.

How many non-borrowing members have you? 89. Give total number of shares now held by them: 467.

How many female shareholders? 29. How many shares now held by them? 172.

What rate of interest is paid by borrowing member? 5 per cent.

Is your admission or membership fee per share or per member? Per member. How much? \$1.

Total amount of admission fees paid by new members during year: \$24.

What premium plan do you follow: installment or gross or premium interest? Installment.

Have you an expense fund? No.

State total operating expenses for the year: \$361.50.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	AUGUST FERRAND . . .	274 Baltic street.
<i>Secretary</i>	JOHN H. JACKSON. . .	453 State street.
<i>Treasurer</i>	HUGH O'DONNELL . . .	336 Bergen street.
<i>Attorney</i>	WM. HUGHES	Garfield Bldg., Court St.

FORTUNA BUILDING AND CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.

[Authorized July 22, 1895. Transacted no business in 1895, and filed no list of officers.]

FULTON CO-OPERATIVE BUILDING AND LOAN ASSOCIATION.

Nos: 85 and 87 Court Street, Brooklyn, N. Y.

[Organized under Laws of 1851. Commenced business 1888.]

ASSETS.

Loans on bond and mortgage (face value)	\$79,750 00
Loans on other securities	1,850 00
Cash on hand and in bank	5,113 97
Furniture and fixtures	194 00
Insurance due	82 00
Taxes due	269 41

\$87,259 38

LIABILITIES.

Due shareholders, due installments paid.....	\$64,208 93
Due shareholders, earnings credited.....	15,623 75
Balance to be paid out on loans made.....	2,077 00
Undivided earnings.	5,344 70
Deposits.	5 00
	<hr/>
	\$87,259 38
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$2,521 47
Subscriptions on shares.....	15,381 53
Mortgages redeemed.	5,500 00
Other loans redeemed.	700 00
Premiums received.	398 00
Interest received.	3,256 43
Fines received.	13 72
Initiation, entrance or membership fees.....	29 75
Rents.....	63 00
Bank interest.....	142 84
Transfers.	8 00
Bonus on new shares.....	29 48
Deposits.....	50 00
Insurance and taxes repaid.....	119 32
	<hr/>
	\$28,213 54
	<hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$11,306 33
Loaned on other securities.....	1,590 00
Paid on withdrawals, dues.....	7,323 79
Paid on withdrawals, interest.....	656 67
Salaries.	325 00
Advertising and printing.....	39 94
Rent.....	125 00
Met. League, \$6; Superintendent of Banks, \$60.40..	66 40
New sign, \$16; sundries, \$5.30.....	21 30
Insurance account.	74 10
Deposit account.	45 00

Taxes account	\$169 23
Real estate.	1,356 81
Cash on hand.	5,113 97
	<hr/>
	\$28,213 54
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest.	\$2,742 60
Premium.	398 00
Fines.	13 72
Transfer fees.	8 00
Pass-books and initiation, membership or share fee. .	29 75
Bonus on new shares.	29 48
Rents.	63 00
	<hr/>
	\$3,284 55
	<hr/> <hr/>

Cr.

Salaries and sundry expenses.	\$577 64
Real estate, taxes and insurance.	1,356 81
Balance.	1,350 10
	<hr/>
	\$3,284 55
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating?
Serial.

What is the par value of stock per share (matured)? \$250.

Are your installment payments weekly or monthly; what amount per share? Weekly; 25 cents.

How many shares were issued during the year 1895? 297. How many shares were withdrawn during the year? 275.

How many borrowing members have you? 26. Give total number of shares now held by them: 319.

How many non-borrowing members have you? 167. Give total number of shares now held by them: 944.

How many female shareholders? 31. How many shares now held by them? 197.

What rate of interest is paid by borrowing member? 5 per cent.

Is your admission or membership fee per share or per member?
Per member. How much? 50 cents.

Total amount of admission fees paid by new members during
year: \$29.25.

What premium plan do you follow: installment or gross or pre-
mium interest? Gross.

Have you an expense fund? No.

State total operating expenses for the year: \$577.64.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	J. B. SABINE	569 St. Mark's avenue.
<i>Secretary</i>	J. F. MARBLE	85-87 Court street.
<i>Treasurer</i>	NOAH LYONS	25 Main street.
<i>Attorney</i>	MICHAEL GRU	44 Court street.

GERMAN BUILDING AND SAVINGS COMPANY.

No. 949 Willoughby Avenue, Brooklyn, N. Y.

[Organized under Laws of 1851. Commenced business 1886.]

ASSETS.

Loans on bond and mortgage (face value)	\$37,500 00
Loans on other securities	2,503 00
Cash on hand and in bank	978 83
	<hr/>
	\$40,981 83
	<hr/> <hr/>

LIABILITIES.

Due shareholders, due installments paid	\$34,415 70
Due shareholders, earnings credited	4,766 28
Undivided earnings	1,799 85
	<hr/>
	\$40,981 83
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895	\$1,109 89
Subscriptions on shares	8,363 98
Loans on other than mortgage securities redeemed . .	4,161 00

Interest received.....	\$2,198 98
Fines received	79 49
Initiation, entrance or membership fees.....	41 25
Deposits	211 50
Withdrawal fees	97 85
Repaid postage and sundries.....	16 32
	<hr/>
	\$16,280 26
	<hr/> <hr/>

DISBURSEMENTS.

Loaned on mortgage	\$800 00
Loaned on other securities.....	4,259 00
Paid on withdrawals, dues	8,241 46
Paid on withdrawals, dividends.....	1,054 27
Salaries	526 50
Advertising and printing	14 37
Rent	4 80
Deposits repaid, \$181.76; postage, \$23.04.....	204 80
Attorney's fees, \$19.50; interest, \$21; insurance book, \$2	42 50
Examiners, \$28; assessment, \$5.33; county clerk, \$8.70.....	42 03
Entrance fees repaid, 50 cents; new seal, \$2.....	2 50
Stationery	109 20
Cash on hand	978 83
	<hr/>
	\$16,280 26
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest	\$2,198 98
Fines	79 49
Pass-books and initiation, membership or share fee. .	41 25
Sundries	114 17
Deposits	211 50
Balance, 1895	2,094 06
	<hr/>
	\$4,739 45
	<hr/> <hr/>

Cr.

Dividend account	\$1,992 90
Salaries	526 50
Deposits returned	181 76
Sundries	238 44
Balance, 1896	1,799 85
	<hr/>
	\$4,739 45
	<hr/>

Is the plan of your association permanent, serial or terminating? Permanent, serial.

What is the par value of stock per share (matured)? \$500.
Are your installment payments weekly or monthly; what amount per share? Weekly; 50 cents.

How many shares were issued during the year 1895? 66. How many shares were withdrawn during the year? 136.

How many borrowing members have you? 51. Give total number of shares now held by them: 141.

How many non-borrowing members have you? 98. Give total number of shares now held by them: 256.

How many female shareholders? 28. How many shares now held by them? 69.

What rate of interest is paid by borrowing member? $5\frac{3}{4}$ and 6 per cent.

Is your admission or membership fee per share or per member? Both. How much? 50 cents per share; 25 cents per member.

Total amount of admission fees paid by new members during year: \$41.25.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? No.
State total operating expenses for the year: \$764.94.
How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i> ..	HENRY MAYWALD	592 Kosciusko street.
<i>Secretary</i> ..	GUSTAV ARBOR	100 Sixteenth street.
<i>Treasurer</i> ..	ISAAC WEISMAN	1746 Fulton street.
<i>Attorney</i> ...	TITLE GUARANTEE & TRUST Co.	26 Court street.

GERMANIA BUILDING, SAVINGS AND LOAN INSTITUTION.

No. 254 Marion Street, Brooklyn, N. Y.

[Organized under Laws of 1851. Commenced business 1888.]

ASSETS.

Loans on bond and mortgage (face value).....	\$5,400 00
Loans on other securities.....	1,712 00
Cash on hand and in bank.....	365 50
Safe.	50 00
Interest due.	150 12
	<hr/>
	\$7,677 62
	<hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$7,428 71
Due shareholders, earnings credited.....	164 78
Undivided earnings.	34 13
Safe.	50 00
	<hr/>
	\$7,677 62
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$1,555 35
Subscriptions on shares (installment).....	2,793 87
Loans on other than mortgage securities redeemed..	625 00
Interest.	336 91
Initiation, entrance or membership fees.....	11 30
Penalties on withdrawals.....	9 29
	<hr/>
	\$5,331 72
	<hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$800 00
Loaned on other securities.....	1,712 00
Paid on withdrawals, dues.....	2,345 46
Paid on withdrawals, dividends.....	41 46
Salaries.	37 19
Banking department and examiner's fees.....	30 11
Cash on hand.....	365 50
	<hr/>
	\$5,331 72
	<hr/>

EARNINGS ACCOUNT.

Dr.

Interest.	\$409 00
Pass-books and initiation, membership or share fee. .	11 30
Penalties on withdrawals.	9 29
	<hr/>
	\$429 59
	<hr/> <hr/>

Cr.

Dividends on stock.	\$204 87
Expenses.	67 30
	<hr/>
	\$272 17
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Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$500.

Are your installment payments weekly or monthly; what amount per share? Weekly; 50 cents.

How many shares were issued during the year 1895? 19. How many shares were withdrawn during the year? 18.

How many borrowing members have you? 10. Give total number of shares now held by them: 16.

How many non-borrowing members have you? 31. Give total number of shares now held by them: 31.

How many female shareholders? 4. How many shares now held by them? 4.

What rate of interest is paid by borrowing member? 5 and 6 per cent.

Is your admission or membership fee per share or per member? Per share. How much? 50 cents.

Total amount of admission fees paid by new members during year: \$11.30.

What premium plan do you follow: installment or gross or premium interest? None.

Have you an expense fund? No.

State total operating expenses for the year: \$67.30.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i> ...	KILIAN DEGER	45 Hull street.
<i>Secretary</i> ...	JOHN BARGET.	1943 Dean street.
<i>Treasurer</i> ...	HENRY ENGELKE	254 Marion street.
<i>Attorney</i>	TITLE GUARANTEE & TRUST Co...	26 Court street.

HAMILTON CO-OPERATIVE BUILDING AND LOAN ASSOCIATION.

No. 496a Court Street, Brooklyn, N. Y.

[Organized under Laws of 1851. Commenced business 1889.]

ASSETS.

Loans on bond and mortgage (face value).....	\$50,945 95
Loans on other securities.....	727 00
Real estate	1,708 63
Cash on hand and in bank.....	2,354 08
Furniture and fixtures	135 13
Interest and premium due and unpaid.....	1,719 03
Insurance premiums	68 00
Taxes	302 07
	<hr/>
	\$57,959 89
	<hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$54,813 64
Undivided earnings	1,397 81
Reserve funds	25 41
Deposits due members	4 00
Unpaid interest and premium.....	1,719 03
	<hr/>
	\$57,959 89
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$5,974 38
Subscriptions on shares	22,652 12
Mortgages redeemed	5,001 00

Other loans redeemed	\$2,156 00
Premiums received	1,264 38
Interest received	2,060 11
Fines received	128 55
Initiation, entrance or membership fees	58 00
Deposits	32 00
Withdrawals	8 30
Rent	18 00
Street opening award	1,136 00
Transfers, \$3; dividends forfeited, \$9.47	12 47
Insurance premiums, \$2; refund, \$5.60; taxes, \$91.35,	98 95
	<hr/>
	\$40,600 26
	<hr/> <hr/>

DISBURSEMENTS.

Loaned on mortgage	\$12,500 00
Loaned on other securities	1,875 09
Paid on withdrawals, dues	19,963 08
Paid on withdrawals, dividends	1,706 82
Salaries	450 00
Advertising and printing	34 00
Rent	247 50
Taxes on real estate and for members	1,109 70
Deposits returned	76 00
Bank department	72 28
Sundries	211 80
Cash on hand	2,354 08
	<hr/>
	\$40,600 26
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest	\$2,060 11
Premium	1,264 38
Fines	128 55
Transfer fees	3 00
Pass-books and initiation, membership or share fee	58 00
Other earnings	41 37
	<hr/>
	\$3,555 41
	<hr/> <hr/>

Cr.

Dividends on stock	\$1,187 46
Interest on withdrawals	19 60
Expenses	941 07
Undivided earnings	1,407 28
	<hr/>
	\$3,555 41
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating? Permanent.

What is the par value of stock per share (matured)? \$250.

Are your installment payments weekly or monthly; what amount per share? Weekly; 25 cents.

How many shares were issued during the year 1895? 1,087.

How many shares were withdrawn during the year? 1,271.

How many borrowing members have you? 32. Give total number of shares now held by them: 289.

How many non-borrowing members have you? 188. Give total number of shares now held by them: 1,497.

How many female shareholders? 52. How many shares now held by them? 458.

What rate of interest is paid by borrowing member? 5 1-5 per cent.

Is your admission or membership fee per share or per member? Per member. How much? 50 cents, and 25 cents for pass-book.

Total amount of admission fees paid by new members during year: \$58.

What premium plan do you follow: installment or gross or premium interest? Installment.

Have you an expense fund? No.

State total operating expenses for the year: \$941.07.

How many foreclosures did you have in 1895? One.

Officers.	Names.	Post-office address.
<i>President</i>	JAMES J. ENNIS	Brooklyn, N. Y.
<i>Secretary</i>	EDWARD J. HAYDEN	Brooklyn, N. Y.
<i>Treasurer</i>	CHARLES P. DOUGHERTY	Brooklyn, N. Y.
<i>Attorney</i>	MICHAEL GRU	Brooklyn, N. Y.

HOMESTEAD CO-OPERATIVE BUILDING AND LOAN ASSOCIATION.

No. 1285 Broadway, Brooklyn, N. Y.

[Organized under Laws of 1851. Commenced business 1889.]

ASSETS.

Loans on bond and mortgage (face value).....	\$80,160 00
Loans on other securities.....	5,170 00
Real estate.	3,571 63
Cash on hand and in bank.....	4,330 49
Furniture and fixtures.....	167 00
Installments due and unpaid.....	890 00
Interest and premium unpaid.....	717 86
Due from borrowers for advances.....	25 00
	<hr/>
	\$95,031 98
	<hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$75,084 00
Due shareholders, installments paid in advance....	65 00
Due shareholders, earnings credited.....	19,816 28
Deposits.	52 00
Unclaimed subscription.....	14 70
Unpaid withdrawals filed.....	\$96 00
	<hr/>
	\$95,031 98
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$9,180 27
Subscriptions on shares (installment).....	16,511 00
Mortgages redeemed.....	19,440 00
Other loans redeemed.....	5,791 00
Premiums received.	1,389 93
Interest received.	3,943 07
Fines received.	261 88
Initiation, entrance or membership fees.....	37 00
Indemnity fees.....	540 00
Deposits on appropriations.....	282 00
Taxes repaid by borrowers.....	174 95
	<hr/>
	\$57,551 10
	<hr/>

DISBURSEMENTS.

Loaned on mortgage	\$33,840 00
Loaned on other securities.....	5,625 00
Paid on withdrawals, dues.....	10,803 00
Paid on withdrawals, interest and profits.....	1,236 30
Salaries.....	300 00
Advertising and printing.....	36 70
Rent.....	153 33
Taxes, \$78.38; appraisers' fees, \$10; insurance, \$15 (advanced to borrowers).....	103 38
Deposits returned.....	284 00
Expenses of foreclosed property.....	578 17
Safe, \$90; sundry expenses, \$170.73.....	260 73
Cash on hand.....	4,330 49
	<hr/>
	\$57,551 10
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest.....	\$4,171 14
Premium.....	1,454 33
Fines.....	297 30
Transfer fees.....	11 00
Pass-books and initiation, membership or share fee..	26 00
Indemnity fees.....	540 00
	<hr/>
	\$6,499 77
	<hr/> <hr/>

Cr.

Interest and profit on stock withdrawn.....	\$1,475 28
Expenses.....	696 76
Increase.....	4,327 73
	<hr/>
	\$6,499 77
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating?
Serial.

What is the par value of stock per share (matured)? \$240.

Are your installment payments weekly or monthly; what amount per share? Monthly; \$1.

How many shares were issued during the year 1895? 238. How many shares were withdrawn during the year? 267.

How many borrowing members have you? 45. Give total number of shares now held by them: 523.

How many non-borrowing members have you? 118. Give total number of shares now held by them: 847.

How many female shareholders? 58. How many shares now held by them? 460.

What rate of interest is paid by borrowing member? 5 per cent. on mortgage loans; 6 per cent. on stock loans.

Is your admission or membership fee per share or per member? Per member. How much? \$1.

Total amount of admission fees paid by new members during year: \$26.

What premium plan do you follow: installment or gross or premium interest? Installment.

Have you an expense fund? No.

State total operating expenses for the year: \$660.96.

How many foreclosures did you have in 1895? Two.

Officers.	Names.	Post-office address.
<i>President</i>	COURTES T. HUBBS	1019 Hancock street.
<i>Secretary</i>	JAMES H. DAWSON	189 Montague street.
<i>Treasurer</i>	RICHARD GOODWIN	1504 Broadway.
<i>Attorney</i>	FRED'K COBB	179 Montague street.

JOHN H. SHULTS CO-OPERATIVE BUILDING AND LOAN ASSOCIATION.

No. 77 Harrison Avenue, Brooklyn, N. Y.

[Organized under Laws of 1851. Commenced business 1888.]

ASSETS.

Loans on bond and mortgage (face value)	\$103,400 00
Loans on other securities	9,346 00
Real estate (foreclosure)	9,402 61
Cash on hand and in bank	4,216 68
Installments due and unpaid	1,498 00
	<hr/>
	\$127,863 29

LIABILITIES.

Due shareholders, due installments paid.....	\$98,339 00
Due shareholders, installments paid in advance....	255 00
Due shareholders, earnings credited.....	16,464 35
Undivided earnings.	12,804 94
	<hr/>
	\$127,863 29
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$1,611 32
Subscriptions on shares (installment).....	23,500 00
Mortgages redeemed.	9,801 50
Other loans redeemed.....	640 00
Premiums received.	419 00
Interest received.	5,889 74
Fines received.	17 04
Initiation, entrance or membership fees.....	25 50
Rents.	463 44
	<hr/>
	\$42,367 54
	<hr/> <hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$6,200 00
Loaned on other securities.....	8,155 00
Paid on withdrawals, dues.....	18,284 00
Paid on withdrawals, dividends.....	2,583 10
Salaries.....	300 00
Printing.	4 00
Insurance premium.....	10 00
Borrowed money repaid and interest.....	1,847 26
Taxes and foreclosure expenses.....	409 20
Premium returned.	148 50
Repairs.	194 07
Bank department assessment.....	15 73
Cash on hand.....	4,216 68
	<hr/>
	\$42,367 54
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest.	\$5,889 74
Premium.	419 00
Fines.	17 04
Pass-books and initiation, membership or share fee..	25 50
Forfeitures on withdrawals.....	1,284 35
Rents.	463 44
	<hr/>
	\$8,099 07
	<hr/> <hr/>

Cr.

Dividends on stock.....	\$7,383 73
Interest on borrowed money.....	47 90
Expenses.	667 44
	<hr/>
	\$8,099 07
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating?
Serial.

- What is the par value of stock per share (matured)? \$200.
- Are your installment payments weekly or monthly; what amount per share? Monthly; \$1.
- How many shares were issued during the year 1895? 213.
- How many shares were withdrawn during the year? 379.
- How many borrowing members have you? 31. Give total number of shares now held by them: 524.
- How many non-borrowing members have you? 152. Give total number of shares now held by them: 1,409.
- How many female shareholders? 13. How many shares now held by them? 139.
- What rate of interest is paid by borrowing member? 6 per cent.
- Is your admission or membership fee per share or per member? Per member. How much? \$1.
- Total amount of admission fees paid by new members during year: \$25.50.
- What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? No.

State total operating expenses for the year: \$667.44.

How many foreclosures did you have in 1895? One.

Officers.	Names.	Post-office address.
<i>President</i>	J. H. MESLOH.....	Brooklyn, N. Y.
<i>Secretary</i>	EDWARD CLAUSSEN.....	Brooklyn, N. Y.
<i>Treasurer</i>	ALEXANDER BURN.....	Brooklyn, N. Y.
<i>Attorney</i>	ALBERT G. McDONALD.....	Brooklyn, N. Y.

KINGS COUNTY CO-OPERATIVE BUILDING AND LOAN ASSOCIATION.

No. 103 Broadway, Brooklyn, N. Y.

[Organized under Laws of 1851. Commenced business 1888.]

ASSETS.

Loans on bond and mortgage (face value).....	\$461,500 00
Loans on other securities	23,062 00
Real estate	16,192 07
Cash on hand and in bank.....	17,603 89
Furniture and fixtures	633 62
Taxes advanced	888 44
Interest due	3,040 27
Pass-books	28 95
	<hr/>
	\$522,949 24
	<hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$393,277 00
Due shareholders, earnings credited.....	126,244 24
Balance to be paid out on loans made.....	3,428 00
	<hr/>
	\$522,949 24
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$28,443 98
Subscriptions on shares (installment).....	69,932 00
Mortgages redeemed	45,181 42

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Other loans redeemed.....	\$6,561 00
Premiums received.....	2,008 00
Interest received.....	21,988 02
Fines received.....	276 10
Initiation, entrance or membership fees.....	65 00
Exchange account.....	127 38
Real estate.....	676 50
Transfer fees.....	8 00
	<hr/>
	\$175,267 40
	<hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$101,592 00
Loaned on other securities.....	12,042 00
Paid on withdrawals, dues.....	35,807 00
Paid on withdrawals, dividends.....	5,721 79
Salaries.....	1,245 79
Advertising, printing, postage, etc.....	410 60
Rent.....	350 00
Taxes, repairs, etc., to real estate.....	386 11
Exchange account.....	87 60
Fixtures account.....	20 62
Cash on hand.....	17,603 89
	<hr/>
	\$175,267 40
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EARNINGS ACCOUNT.

Dr.

Interest due and secured.....	\$3,040 27
Interest received.....	21,988 02
Premium.....	2,008 00
Fines.....	284 10
Pass-books and initiation, membership or share fee..	65 00
Real estate income.....	290 39
	<hr/>
	\$27,675 78
	<hr/>

Cr.

Expenses	\$2,016 14
Balance	25,659 64
	<hr/>
	\$27,675 78
	<hr/>

Is the plan of your association permanent, serial or terminating? Serial.

What is the par value of stock per share (matured)? \$200.

Are your installment payments weekly or monthly; what amount per share? Monthly; \$1.

How many shares were issued during the year 1895? 573. How many shares were withdrawn during the year? 691.

How many borrowing members have you? 135. Give total number of shares now held by them: 2,240.

How many non-borrowing members have you? 640. Give total number of shares now held by them: 3,718.

How many female shareholders? 190. How many shares now held by them? 942.

What rate of interest is paid by borrowing member? 5 per cent.

Is your admission or membership fee per share or per member? Per member. How much? \$1.

Total amount of admission fees paid by new members during year: \$65.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? No.

State total operating expenses for the year: \$2,016.14.

How many foreclosures did you have in 1895? None.

Officers.

Names.

Post-office address.

President . . GEORGE E. MOULTON . . . 151 South Fifth street.

Secretary . . CHAS. L. SICARDI 72 Broadway.

Treasurer . . A. D. BAIRD Wythe avenue.

Attorney . . J. L. BRANCH 32 Liberty street, N. Y. city.

LONG ISLAND BUILDING AND LOAN ASSOCIATION.

No. 343 Manhattan Avenue, Brooklyn, N. Y.

[Organized under Laws of 1851. Commenced business 1888.]

ASSETS.

Loans on bond and mortgage (face value).....	\$405,500 00
Loans on other securities.....	7,424 00
Real estate.....	11,786 21
Cash on hand and in bank.....	265 66
Furniture and fixtures.....	600 00
Deposits for appraisal fees, etc.....	113 91
	<hr/>
	\$425,689 78
	<hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$295,811 60
Due shareholders, earnings credited.....	88,932 44
Unearned premiums	40,945 74
	<hr/>
	\$425,689 78
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$2,763 36
Subscriptions on shares (installment).....	59,264 00
Money borrowed.....	12,500 00
Mortgages redeemed.....	6,043 83
Other loans redeemed.....	3,821 42
Premiums received.....	1,215 06
Interest received.....	14,814 83
Fines received.....	689 47
Initiation, entrance or membership fees.....	56 50
Deposits for appraisal fees, etc.....	1,122 19
Received from American Surety Company.....	1,848 99
	<hr/>
	\$104,139 65
	<hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$18,000 00
Loaned on other securities.....	5,098 50

Paid on withdrawals, dues.....	\$49,896 60
Paid on withdrawals, dividends.....	7,706 71
Salaries.....	828 33
Advertising and printing, postage and stationery...	201 88
Rent.....	162 00
Safe and furniture.....	301 10
Appraiser and counsel.....	1,079 31
Borrowed money repaid.....	17,250 00
Interest on borrowed money.....	480 13
Taxes and repairs on real estate.....	2,152 07
Bank department, \$229.99; expert accountant, \$250..	479 99
Sundry profit and loss items.....	237 37
Cash on hand.....	265 66
	<hr/>
	\$104,139 65
	<hr/>

EARNINGS ACCOUNT.

Dr.

Interest.....	\$14,409 20
Premium.....	9,904 80
Fines.....	631 75
Transfer fees and pass-books and initiation, membership or share fee.....	56 50
	<hr/>
	\$25,002 25
	<hr/>

Cr.

Dividends on stock to withdrawing members.....	\$8,831 17
Interest on borrowed money.....	477 50
Expenses.....	1,967 45
Book entries per readjustment of accounts.....	178 20
Balance.....	13,547 93
	<hr/>
	\$25,002 25
	<hr/>

Is the plan of your association permanent, serial or terminating?
 Serial.

What is the par value of stock per share (matured)? \$250.

Are your installment payments weekly or monthly; what amount per share? Monthly; \$1.

How many shares were issued during the year 1895? 567. How many shares were withdrawn during the year? 1,152.

How many borrowing members have you? 113. Give total number of shares now held by them: 1,650.

How many non-borrowing members have you? 438. Give total number of shares now held by them: 3,351.

How many female shareholders? 126. How many shares now held by them? 1,100.

What rate of interest is paid by borrowing member? 5 per cent.

Is your admission or membership fee per share or per member? Per member. How much? \$1.

Total amount of admission fees paid by new members during year: \$56.50.

What premium plan do you follow: installment or gross or premium interest? Installment.

Have you an expense fund? No.

State total operating expenses for the year: \$1,967.45.

How many foreclosures did you have in 1895? Three.

Officers.	Names.	Post-office address.
<i>President</i>	J. P. SLOANE	343 Manhattan avenue.
<i>Secretary</i>	A. C. ARNOLD	88 Milton street.
<i>Treasurer</i>	WM. HEIBERGER	38 Oakland street.
<i>Attorney</i>	CHAS. L. SICARDI	72 Broadway.

MADISON CO-OPERATIVE BUILDING AND LOAN ASSOCIATION.

No. 897 Gates Avenue, Brooklyn, N. Y.

[Organized under Laws of 1851. Commenced business 1888.]

ASSETS.

Loans on bond and mortgage (face value)	\$56,000 00
Loans on collateral securities	2,900 00
Real estate (foreclosure)	1,700 00
Cash on hand and in bank	10,337 90
Furniture and fixtures, S. and B. account	50 00
Loans on tax receipts and insurance bills	312 15
	<hr/>
	\$71,300 05

LIABILITIES.

Due shareholders, due installments paid.....	\$63,029 00
Due shareholders, earnings credited.....	8,186 68
Undivided earnings.	84 37
	<hr/>
	\$71,300 05
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RECEIPTS.

Cash on hand January 1, 1895.....	\$1,754 40
Subscriptions on shares (installment).....	23,201 00
Mortgages redeemed.	11,200 00
Other loans redeemed.....	2,661 81
Premiums received.	512 00
Interest received on loans.....	3,199 64
Fines received.	81 55
Initiation, entrance or membership fees.....	36 75
Interest on deposits.....	119 63
Interest on tax receipt loans.....	21 87
Rent from real estate.....	101 00
Transferred from S. and B. account.....	50 00
Transferred from real estate.....	300 00
Profits on withdrawals.....	167 14
	<hr/>
	\$43,406 79
	<hr/> <hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$9,600 00
Loaned on other securities.....	3,750 00
Paid on withdrawals, dues.....	16,912 00
Paid on withdrawals, dividends.....	1,951 08
Salaries.	350 00
Advertising and printing.....	20 00
Rent and gas.....	69 75
New York banking department.....	23 66
Legal expenses.	25 20
Stationery, postage, etc.....	17 20
Transferred from S. and B. to expense account.....	50 00
Transferred from real estate to expense account....	300 00
Cash on hand.....	10,337 90
	<hr/>
	\$43,406 79
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EARNINGS ACCOUNT.

Dr.

Interest on loans.....	\$3,199 64
Interest on deposits.....	119 63
Interest on tax receipt loans.....	21 87
Premium	512 00
Fines.	81 55
Transfer fees, pass-books and initiation, membership or share fee.....	36 75
Rent from real estate.....	101 00
Profits on withdrawals.....	167 14
Undivided profits, January 1, 1895.....	151 19
	<hr/>
	\$4,390 77
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Cr.

Dividends on stock.....	\$3,450 59
Expenses.	505 81
Charge off real estate account.....	300 00
Charge off S. and B. account.....	50 00
Undivided profits, January 1, 1896.....	84 37
	<hr/>
	\$4,390 77
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Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$200.

Are your installment payments weekly or monthly; what
amount per share? Monthly; \$1.

How many shares were issued during the year 1895? 562.

How many shares were withdrawn during the year? 489.

How many borrowing members have you? 32. Give total
number of shares now held by them: 420.

How many non-borrowing members have you? 165. Give total
number of shares now held by them: 1,481.

How many female shareholders? 51. How many shares now
held by them? 551.

What rate of interest is paid by borrowing member? 6 per
cent.

Is your admission or membership fee per share or per member?
Per member. How much? \$1.

Total amount of admission fees paid by new members during
year: \$31.

What premium plan do you follow: installment or gross or
premium interest? Installment.

Have you an expense fund? No.

State total operating expenses for the year: \$505.81.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President.</i>	L. K. STROUSE.....	66 Nassau st., N. Y. city.
<i>Secretary.</i>	CHARLES F. WILCOX.....	100 Front st., N. Y. city.
<i>Treasurer.</i>	R. J. DOBBIN	70 Madison street.
<i>Attorney..</i>	TITLE GUARANTEE & TRUST Co.	26 Court street.

MODEL BUILDING AND LOAN ASSOCIATION.

No. 1767 Fulton Street, Brooklyn, N. Y.

[Organized under Laws of 1851. Commenced business 1889.]

ASSETS.

Loans on bond and mortgage (face value).....	\$8,500 00
Loans on other securities	75 00
Real estate (by deed).....	1,750 00
Cash on hand and in bank.....	1,888 52
Furniture and fixtures	162 94
Interest in arrears	21 48
Premium in arrears	6 55
Rent in arrears.....	39 00
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	\$12,443 49
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LIABILITIES.

Due shareholders, due installments paid.....	\$10,228 95
Due shareholders, installments paid in advance....	1,196 38
Contingent fund	996 06
Due Reg. No. 125.....	22 10
	<hr/>
	\$12,443 49
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$2,125 86
Subscriptions on shares (installment).....	3,645 44
Mortgages redeemed	6,200 00
Other loans redeemed	400 00
Premiums received	258 99
Interest received	807 12
Fines received	59 13
Initiation, entrance or membership fees.....	47 50
Transfer fees	2 00
Insurance	7 50
Deposits as security	31 25
Rent	79 50
Interest from bank	29 75
	<hr/>
	\$13,694 04
	<hr/> <hr/>

DISBURSEMENTS.

Loaned on mortgage	\$5.900 00
Paid on withdrawals, dues.....	4,791 00
Paid on withdrawals, dividends.....	387 59
Salaries	119 80
Stationery and printing	57 85
Rent	70 00
Attorneys' fees, \$27.50; appraisers' fees, \$13.75; auditors' fees, \$12.50.....	53 75
Banking department, \$21.82; expense account, \$140.15	161 97
Postage, \$11.31; furniture and fixtures, \$171.52.....	182 83
Insurance, \$7.50; commissions, \$9.60.....	17 10
Taxes, etc.	63 63
Cash on hand	1,888 52
	<hr/>
	\$13,694 04
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EARNINGS ACCOUNT.

Dr.

Interest	\$807 12
Interest from bank	29 75
Premium	258 99

Fines.	\$59 13
Transfer fees	2 00
Pass-books and initiation, membership or share fee. .	47 50
Rent	79 50
Profit from withdrawals	19 59
	<hr/>
	\$1,303 58
	<hr/>

Cr.

Expenses	\$443 03
Taxes	63 63
Depreciation on furniture and fixtures.	8 58
Profit	788 34
	<hr/>
	\$1,303 58
	<hr/>

Is the plan of your association permanent, serial or terminating? Permanent.

What is the par value of stock per share (matured)? Class A, \$200; class B, \$100.

Are your installment payments weekly or monthly; what amount per share? Both; A, \$1 monthly; B, 25 cents weekly.

How many shares were issued during the year 1895? 190. How many shares were withdrawn during the year? 131.

How many borrowing members have you? 8. Give total number of shares now held by them: 57.

How many non-borrowing members have you? 59. Give total number of shares now held by them: 331.

How many female shareholders? 17. How many shares now held by them? 110.

What rate of interest is paid by borrowing member? Class A, 6 per cent.; class B, 5 1-5 per cent.

Is your admission or membership fee per share or per member? Per share. How much? 25 cents.

Total amount of admission fees paid by new members during year: \$47.50.

What premium plan do you follow: installment or gross or premium interest? Premium interest.

Have you an expense fund? No.

State total operating expenses for the year: \$443.03.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	THOMAS F. LARKIN	488 Decatur street.
<i>Secretary</i>	JOHN F. LYNCH	486 Decatur street.
<i>Treasurer</i>	FRED. L. JENKINS	Police Headquarters.
<i>Attorneys</i>	JUDGE & DURACK	189 Montague street.

MUTUAL BENEFIT LOAN AND BUILDING COMPANY OF NEW YORK.

No. 44 Court Street, Brooklyn, N. Y.

[Organized under Laws of 1892. Commenced business 1893.]

ASSETS.

Loans on bond and mortgage (face value)	\$165,330 16
Loans on other securities	470 00
Real estate deeded to company on account of loans . .	29,942 05
Cash on hand and in bank	1,990 89
Furniture and fixtures	821 43
Installments due and unpaid	2,326 79
Stationery and printing, inventory	584 35
Due from agents	207 40
	<hr/>
	\$201,673 07
	<hr/>

LIABILITIES.

Due shareholders, due installments paid	\$18,607 29
Due shareholders, installments paid in advance	12,842 30
Due shareholders, earnings credited	2,066 17
Undivided earnings	1,266 45
Adjustment account	438 79
Guarantee fund	452 07
Mortgages assumed for members and on property owned by company	166,000 00
	<hr/>
	\$201,673 07
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$517 10
Subscriptions on shares (installment).....	32,894 73
Loans, on other than mortgage securities, redeemed,	167 00
Premiums received.....	3,225 44
Interest received.....	7,215 53
Fines received.....	191 87
Expense fund account.....	8,225 59
Appraisal account.....	692 00
Legal fees.....	1,767 00
Adjustment account.....	1,722 99
Rents.....	522 43
	<hr/>
	\$57,141 68
	<hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$30,509 77
Loaned on other securities.....	160 50
Paid on withdrawals, dues.....	4,763 75
Paid on withdrawals, dividends.....	326 89
Salaries, commissions and general expenses.....	7,561 19
Advertising and printing.....	547 24
Rent.....	900 00
Real estate.....	1,396 64
Furniture and fixtures.....	201 78
Discount and interest.....	4,736 82
Attorney's account.....	2,075 66
Appraisal account.....	63 50
Adjustment and bills payable.....	1,907 05
Cash on hand.....	1,990 89
	<hr/>
	\$57,141 68
	<hr/>

EARNINGS ACCOUNT.

Dr.

Interest.....	\$3,141 72
Premium.....	3,467 28

Fines.	\$566 94
Appraisal, \$628.50; forfeiture, \$1,419.69; legal fees, \$1,767; expense fund, \$820.68; and withdrawals account, \$225.10.	4,860 97
	<hr/>
	\$12,036 91
	<hr/> <hr/>

Cr.

Dividends on stock.	\$314 59
Expenses.	5,136 20
Attorney's account, \$2,075.66; discount account, \$41.95; advertising account, \$315.85; commission account, \$1,001.19	3,434 65
	<hr/>
	\$8,885 44
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$200.

Are your installment payments weekly or monthly; what amount per share? Monthly; \$1, and 50 cents.

How many share were issued during the year 1895? 2,472 $\frac{1}{4}$.
How many shares were withdrawn during the year? 1,310 $\frac{3}{4}$ (of which 553 were forfeited).

How many borrowing members have you? 66. Give total number of shares now held by them: 858.

How many non-borrowing members have you? 302. Give total number of shares now held by them: 1,767 $\frac{1}{4}$.

How many female shareholders? 71. How many shares now held by them? 505 $\frac{3}{4}$.

What rate of interest is paid by borrowing member? 6 per cent.

Is your admission or membership fee per share or per member?
Have none.

What premium plan do you follow: installment or gross or premium interest? Installment.

Have you an expense fund? Yes. Of what does it consist? One per cent. per annum on par value of all shares in force: \$5 per share on prepaid stock; appraisal, transfer and legal fees, fines, etc. Give total amount of expense fund received during

year: \$8,225.59. Give balance on hand of expense fund December 31, 1895: \$1,396.80.

State total operating expenses for the year: \$8,461.19.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	ERASTUS D. BENEDICT . . .	4 Court square.
<i>Secretary</i>	JOSEPH L. BEACH	44 Court street.
<i>Treasurer</i>	AMOS M. RITCH	711 Putnam avenue.
<i>Attorney</i>	WM. F. WYCKOFF	389 Fulton street.

NASSAU CO-OPERATIVE BUILDING AND LOAN ASSOCIATION.

No. 2786 Atlantic Avenue, Brooklyn, N. Y.

[Organized under Laws of 1851. Commenced business 1889.]

ASSETS.

Loans on bond and mortgage (face value)	\$183,500 00
Loans on other securities (stock loans)	8,734 00
Real estate (foreclosure)	2,487 21
Cash on hand and in bank	12 69
Furniture and fixtures	317 34
Taxes	337 47
Insurance	133 60
Suspense	4 76
	<hr/>
	\$195,527 07
	<hr/> <hr/>

LIABILITIES.

Due shareholders, due installments paid, installments paid in advance	\$151,797 06
Due shareholders, earnings credited	42,424 91
Undivided earnings	1,305 10
	<hr/>
	\$195,527 07
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895	\$4,120 11
Subscriptions on shares (installment)	38,421 28
Money borrowed	10,200 00

Mortgages redeemed	\$16,750 00
Other loans redeemed	3,657 31
Premiums received	4,245 81
Interest received	9,131 92
Fines received	160 82
Initiation, entrance or membership and transfer fees,	116 00
Insurance	102 20
Taxes	1,173 78
Searching and appraising	1,371 47
Sundries	34 62
	<hr/>
	\$89,485 32
	<hr/>

DISBURSEMENTS.

Loaned on mortgage	\$47,250 00
Loaned on other securities	9,917 31
Paid on withdrawals, dues	16,607 00
Paid on withdrawals, dividends	1,815 63
Salaries	648 00
Advertising, printing and stationery	169 27
Rent	168 00
Borrowed money repaid	10,200 00
Interest on borrowed money	62 69
Banking department	73 45
Taxes paid for borrowers	809 63
Searching and appraising	1,107 50
Insurance	177 25
Sundries	466 90
Cash on hand	12 69
	<hr/>
	\$89,485 32
	<hr/>

EARNINGS ACCOUNT.

• *Dr.*

Interest	\$9,131 92
Premium	4,245 81
Fines	160 82
Transfer fees, membership or share fee	116 00
	<hr/>
	\$13,654 55
	<hr/>

Cr.

Interest on borrowed money	\$62 69
Expenses	1,216 13
	<hr/>
	\$1,278 82
	<hr/>

Is the plan of your association permanent, serial or terminating? Serial.

What is the par value of stock per share (matured)? \$250.

Are your installment payments weekly or monthly; what amount per share? Weekly; 25 cents.

How many shares were issued during the year 1895? 648. How many shares were withdrawn during the year? 661½.

How many borrowing members have you? 77. Give total number of shares now held by them: 726.

How many non-borrowing members have you? 339. Give total number of shares now held by them: 2,183.

How many female shareholders? 67. How many shares now held by them? 431.

What rate of interest is paid by borrowing member? 5 1-5 per cent.

Is your admission or membership fee per share or per member? Per member. How much? \$1.

Total amount of admission fees paid by new members during year: \$101.

What premium plan do you follow: installment or gross or premium interest? Installment.

Have you an expense fund? No.

State total operating expenses for the year: \$1,278.82.

How many foreclosures did you have in 1895? Two.

Officers.	Names.	Post-office address.
<i>President</i>	C. E. ANSHEN	177 Ashford street.
<i>Secretary</i>	M. V. DORNEY	72 Williams avenue.
<i>Treasurer</i>	C. H. SMITH	110 Van Siclen avenue.
<i>Attorneys</i>	KIENDL BROS.	26th Ward Bank Building.

NINTH STREET SAVINGS AND LOAN ASSOCIATION.

Brooklyn, N. Y.

[Organized under Laws of 1851. Commenced business 1891.]

ASSETS.

Loans on bond and mortgage (face value).....	\$20,100 00
Cash on hand and in bank.....	2,234 44
Stationery and pass-books.....	50 00
	<hr/>
	\$22,384 44
	<hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$20,970 92
Undivided earnings.	1,413 52
	<hr/>
	\$22,384 44
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$2,874 63
Subscriptions on shares (installment).....	5,293 00
Mortgages redeemed.	1,000 00
Premiums received.	246 25
Interest received.	1,225 78
Fines received.	32 75
Initiation, entrance or membership fees.....	8 00
Pass-books.	5 50
Transfer and exchange.....	3 50
Refunded dividends.	83
	<hr/>
	\$10,690 24
	<hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$2,000 00
Paid on withdrawals, dues.....	6,192 41
Salaries.	100 00
Advertising and printing.....	22 15
Rent.	120 00
Expenses.	21 24
Cash on hand.....	2,234 44
	<hr/>
	\$10,690 24
	<hr/>

EARNINGS ACCOUNT.

Dr.

Undivided profits from 1894.....	\$32 21
Interest.	1,225 78
Premium.	246 25
Fines.	32 75
Transfer fees.	3 50
Pass-books and initiation, membership or share fee..	13 50
Dividends forfeited.	166 11
Dividends refunded.	83
Fines charged withdrawing members.....	5 98
	<hr/>
	\$1,726 91
	<hr/>

Cr.

Dividends on stock.....	\$1,413 52
Expenses.	263 39
Stationery, pass-books, etc., charged to profit and loss.	50 00
	<hr/>
	\$1,726 91
	<hr/>

Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$100.

Are your installment payments weekly or monthly; what
amount per share? Monthly; \$1.25.

How many shares were issued during the year 1895? 174.

How many shares were withdrawn during the year? 379.

How many borrowing members have you? 8. Give total
number of shares now held by them: 200.

How many non-borrowing members have you? 84. Give total
number of shares now held by them: 926.

How many female shareholders? 19. How many shares now
held by them? 204.

What rate of interest is paid by borrowing member? 6 per
cent.

Is your admission or membership fee per share or per member?
Per member. How much? \$1.

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Total amount of admission fees paid by new members during year: \$8.

What premium plan do you follow: installment or gross or premium interest? Premium interest.

Have you an expense fund? No.

State total operating expenses for the year: \$263.39.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	S. V. OWEN	457 Eighth street.
<i>Secretary</i>	J. T. WHITEHEAD	366 Sixth street.
<i>Treasurer</i>	G. A. CUTTS	357 Thirteenth street.
<i>Attorney</i>	F. W. FIELDING	251 Broadway.

PEOPLE'S CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION OF BROOKLYN.

No. 758 Flushing Avenue, Brooklyn, N. Y.

[Organized under Laws of 1894. Commenced business 1895.]

ASSETS.

Loans on bond and mortgage (face value)	\$7,500 00
Cash on hand and in bank	33 36
Installments due and unpaid	343 50
	<hr/>
	\$7,876 86.
	<hr/>

LIABILITIES.

Due shareholders, due installments paid	\$5,731 58
Due shareholders, installments paid in advance	110 50
Borrowed money	1,525 00
Undivided earnings	91 28
Salary	75 00
Shareholders' installments unpaid	343 50
Unpaid withdrawals filed	\$54 08
	<hr/>
	<hr/>

\$7,876 86

RECEIPTS.

Subscriptions on shares (installment).....	\$5,857 00
Money borrowed.....	3,200 00
Premiums received.....	150 00
Interest received.....	95 31
Fines received.....	16 05
Initiation, entrance or membership fee.....	64 50
Pass-books, \$27.25; transfer fees, \$1; appraisal fees, \$5; lapsed accounts closed but unpaid, \$54.08....	87 33
	<hr/>
	\$9,470 19
	<hr/> <hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$7,500 00
Advertising and printing.....	124 90
Rent.....	37 50
Lapses — accounts closed through death of member, and non-payment of dues.....	69 00
Paid on account of debt.....	1,675 00
Paid interest.....	25 43
Appraisal fee.....	5 00
Cash on hand.....	33 36
	<hr/>
	\$9,470 19
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest.....	\$95 31
Premium.....	150 00
Fines.....	16 05
Transfer fees.....	1 00
Pass-books and initiation, membership or share fee..	91 75
Appraisal fee.....	5 00
	<hr/>
	\$359 11
	<hr/> <hr/>

Cr.

Dividends on stock.....	\$91 28
Interest on borrowed money.....	25 43
Expenses.....	242 40
	<hr/>
	\$359 11
	<hr/>

Is the plan of your association permanent, serial or terminating?
Serial.

What is the par value of stock per share (matured)? \$250.

Are your installment payments weekly or monthly; what amount per share? Semi-monthly; \$1.

How many shares were issued during the year 1895? 708. How many shares were withdrawn during the year? 39.

How many borrowing members have you? 2. Give total number of shares now held by them: 30.

How many non-borrowing members have you? 116. Give total number of shares now held by them: 639.

How many female shareholders? 24. How many shares now held by them? 109.

What rate of interest is paid by borrowing member? 6 per cent.

Is your admission or membership fee per share or per member? Per member. How much? 50 cents.

Total amount of admission fees paid by new members during year: \$64.50.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? No.

State total operating expenses for the year: \$242.40.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	HENRY WEIL.....	659 Jefferson avenue.
<i>Secretary</i>	MORRIS HIRSCH.....	16 Lispenard st., N. Y. city.
<i>Treasurer</i>	JOEL B. GOODMAN...	150 Hewes street.
<i>Attorney</i>	EDWARD KAUFMAN..	513 Madison street.

PROSPECT HOME BUILDING AND LOAN ASSOCIATION.

Corner Fifth Avenue and Ninth Street, Brooklyn, N. Y.

[Organized under Laws of 1851. Commenced business 1890.]

ASSETS.

Loans on bond and mortgage (face value).....	\$61,350 00
Loans on other securities (notes).....	770 00
Real estate (foreclosure)	4,050 00
Cash on hand and in bank	2,704 71
Furniture and fixtures, safe.....	110 00
Interest due on loans	353 42
Premium due on loans	142 08
Advance rent paid	12 50
Forty per cent. of organization expense.....	291 16
	<hr/>
	\$69,783 87
	<hr/> <hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$58,660 88
Due shareholders, earnings credited.....	5,644 01
Borrowed money	1,500 00
Undivided earnings	3,752 97
Due on canceled shares.....	67 09
Deposits on appropriation	31 50
Salaries due	27 09
Surplus	100 33
	<hr/>
	\$69,783 87
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$3,548 01
Subscriptions on shares (installment).....	22,577 50
Money borrowed	1,500 00
Mortgages redeemed	4,505 48
Other loans redeemed	355 00
Premiums received	1,007 92
Interest received	2,648 51
Fines received	6 90
Initiation, entrance or membership fees.....	28 50

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Pass-books.	\$15 00
Rent of real estate	240 78
Transfer fees	5 00
Deposits on appropriation	168 00
Interest from bank	56 42
	<hr/>
	\$36,663 02
	<hr/>

DISBURSEMENTS.

Loaned on mortgage	\$16,350 00
Loaned on other securities.	1,125 00
Paid on withdrawals, dues.	14,172 03
Paid on withdrawals, dividends.	1,306 65
Salaries	335 00
Advertising and printing	78 45
Rent	150 00
Insurance	38 94
Taxes on real estate	86 44
Treasurer's bond	50 00
Appraiser's fees	57 50
Deposits on appropriation	12 50
Banking department.	7 80
Attorney's fee	188 00
Cash on hand	2,704 71
	<hr/>
	\$36,663 02
	<hr/>

EARNINGS ACCOUNT.

Dr.

Surplus for 1894	\$63 71
Interest	2,820 40
Premium	1,058 96
Fines	6 90
Transfer fees	5 00
Pass-books and admission fees.	43 50
Rent on real estate	281 43
Deductions from withdrawals	326 35
Charged from books	65 03
	<hr/>
	\$4,671 28
	<hr/>

Cr.

Dividends on stock	\$3,752 97
Rent	150 00
Treasurer's bond	50 00
Salaries	335 00
Fire insurance	27 69
Advertising, printing and postage.	78 45
Banking department.	7 80
Taxes on real estate	71 94
Ten per cent. of organization expense.	97 10
Surplus	100 33
	<hr/>
	\$4,671 28
	<hr/>

Is the plan of your association permanent, serial or terminating? Permanent.

What is the par value of stock per share (matured)? \$250.

Are your installment payments weekly or monthly; what amount per share? Weekly; 25 cents.

How many shares were issued during the year 1895? 454. How many shares were withdrawn during the year? 521.

How many borrowing members have you? 19. Give total number of shares now held by them: 236.

How many non-borrowing members have you? 179. Give total number of shares now held by them: 1,417.

How many female shareholders? 48. How many shares now held by them? 375.

What rate of interest is paid by borrowing member? 5 per cent.

Is your admission or membership fee per share or per member? Per member. How much? 50 cents.

Total amount of admission fees paid by new members during year: \$28.50.

What premium plan do you follow: installment or gross or premium interest? Installment.

Have you an expense fund? No.

State total operating expenses for the year: \$817.98.

How many foreclosures did you have in 1895? One.

Officers.	Names.	Post-office address.
<i>President</i> . .	FRANK T. KOEHLER	270 53d street.
<i>Secretary</i> . .	GEO. W. BALLWAY	358 Seventh avenue.
<i>Treasurer</i> . .	JOSEPH C. WITHAM	414 Ninth street.
<i>Attorney</i> . . .	TITLE GUARANTEE & TRUST Co.	26 Court street.

SOUTH BROOKLYN CO-OPERATIVE BUILDING AND LOAN ASSO-
CIATION.

No. 734 Third Avenue, Brooklyn, N. Y.

[Organized under Laws of 1851. Commenced business 1886.]

ASSETS.

Loans on bond and mortgage (face value).....	\$598,575 00
Real estate.	30,704 16
Cash on hand and in bank.....	29,063 18
Furniture and fixtures.....	586 60
Installments due and unpaid.....,	991 29
Insurance due, special account.....	30 00
Fines due (estimated)	300 00
	<hr/>
	\$660,250 23
	<hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$501,846 68
Due shareholders, earnings credited.....	125,633 12
Balance to be paid out on loans made.....	1,522 00
Undivided earnings.	19,114 98
Suspense account.	113 95
Deposits on loans.....	48 00
Contingent fund.	11,971 50
	<hr/>
	\$660,250 23
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$2,691 53
Subscriptions on shares (installment).....	193,141 52
Mortgages redeemed.	72,375 00
Premiums received.	9,658 40
Interest received.	30,107 62
Initiation, entrance or membership fees.....	401 50
Transfer fees.	26 00
Deposits on loans.....	906 00
Real estate.	2,800 00
Rent.	1,175 26
Ozone Park, special account.....	40 00
	<hr/>
	\$313,322 83
	<hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$140,478 00
Paid on withdrawals, dues.....	114,801 06
Paid on withdrawals, dividends.....	17,641 88
Salaries.	3,369 00
Advertising and printing.....	219 00
Rent.	97 00
Deposits returned.	858 00
Insurance charged to members.....	1,175 75
Taxes charged to members.....	1,770 03
Appraisal fees charged to members.....	13 00
Banking department.	127 96
Insurance, real estate account.....	38 00
Repairs, real estate account.....	427 89
Taxes, real estate account.....	306 17
Books and fixtures.....	86 25
General expense.	804 69
Attorney's fees.	467 61
Foreclosure expenses.	1,542 86
Office repairs.	20 50
Tellers at election.....	15 00
Cash on hand.....	29,063 18
	<hr/>
	\$313,322 83
	<hr/>

EARNINGS ACCOUNT.

Dr.

Interest.	\$30,107 62
Premium.	9,658 40
Fines.	1,139 93
Transfer fees.	26 00
Pass-books and initiation, membership or share fee..	401 50
Contingent fund.....	12,506 86
Ozone Park, special account.....	40 00
	<hr/>
	\$53,880 31
	<hr/>

Cr.

Dividends on stock.....	\$37,176 37
Expenses.	1,306 90
Books and fixtures.....	56 54
Salary.	3,369 00
Contingent fund	11,971 50
	<hr/>
	\$53,880 31
	<hr/>

Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$250.

Are your installment payments weekly or monthly; what amount per share? Weekly; 25 cents.

How many shares were issued during the year 1895? 3,941.

How many shares were withdrawn during the year? 3,383.

How many borrowing members have you? 294. Give total number of shares now held by them: 2,394.3.

How many non-borrowing members have you? 1,844. Give total number of shares now held by them: 11,943.

How many female shareholders? 570. How many shares now held by them? 3,520.3.

What rate of interest is paid by borrowing member? 5 1-5 per cent.

Is your admission or membership fee per share or per member? Per member. How much? 75 cents.

Total amount of admission fees paid by new members during year: \$401.25.

What premium plan do you follow: installment or gross or premium interest? Installment.

Have you an expense fund? No.

State total operating expenses for the year: \$4,675.90.

How many foreclosures did you have in 1895? Four.

Officers.	Names.	Post-office address.
<i>President</i>	DAVID B. HUTTON.....	734 Third avenue.
<i>Secretary</i>	JAMES H. STRAIN.....	734 Third avenue.
<i>Treasurer</i>	EDWARD BIRKLE.....	345 Fourteenth street.
<i>Attorney</i>	JOHN C. KINKEL.....	371 Fulton street.

**TOWN OF NEW UTRECHT CO-OPERATIVE BUILDING AND LOAN
ASSOCIATION.**

Fort Hamilton, N. Y.

[Organized under Laws of 1851. Commenced business 1887.]

ASSETS.

Loans on bond and mortgage (face value).....	\$125,500 00
Real estate (foreclosure, \$1,208.13; purchase, \$2,737.33).	3,945 46
Cash on hand and in bank.	2,514 00
Furniture and fixtures.	25 00
Secretary's fee account	205 00
Rent account	70 00
Title guarantee	70 00
State league, advertising and postage.	14 50
Stationery and printing	124 95
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	\$132,468 91
	<hr/>

LIABILITIES.

Due shareholders, due installments paid.	\$90,638 65
Due shareholders, earnings credited	18,833 52
Balance to be paid out on loans made.	1,095 00
Undivided earnings	1,184 45
Pass-books	15 75
Entrance fees	23 75
Interest	3,308 14
Unearned premiums	17,191 70
Deposit fee	117 00
Fines	54 95
Transfer fees	6 00
	<hr/>
	\$132,468 91
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.	\$1,012 73
Subscriptions on shares (installment).	20,934 17
Mortgages redeemed	10,750 00
Premiums received	2,644 00
Interest received	5,427 72
Fines received	59 62

Initiation, entrance or membership fees.....	\$24 25
Deposit fees	270 00
Pass-books	15 75
Transfer fees	6 00
	<hr/>
	\$41,144 24
	<hr/>

DISBURSEMENTS.

Loaned on mortgage	\$12,423 10
Loaned on other securities	3,945 46
Paid on withdrawals, dues.....	19,970 95
Paid on withdrawals, dividends.....	1,512 88
Salaries	280 00
Advertising and printing	156 60
Rent	120 00
Deposit fees returned	153 00
New York State league.....	11 00
Banking department, \$41, and \$16.25.....	57 25
Cash on hand	2,514 00
	<hr/>
	\$41,144 24
	<hr/>

EARNINGS ACCOUNT.

Dr.

Interest	\$3,308 14
Premium	3,020 80
Fines	59 62
Transfer fees	6 00
Pass-books and initiation, membership or share fee,	40 00
Profits on withdrawals	1,184 45
	<hr/>
	\$7,619 01
	<hr/>

Cr.

Expenses	\$624 85
Undivided balance	6,994 16
	<hr/>
	\$7,619 01
	<hr/>

Is the plan of your association permanent, serial or terminating? Serial.

What is the par value of stock per share (matured)? \$250.

Are your installment payments weekly or monthly; what amount per share? Weekly; 25 cents.

How many shares were issued during the year 1895? 421. How many shares were withdrawn during the year? 393.

How many borrowing members have you? 59. Give total number of shares now held by them: 502.

How many non-borrowing members have you? 243. Give total number of shares now held by them: 1,114.

How many female shareholders? 85. How many shares now held by them? 396.

What rate of interest is paid by borrowing member? 5 per cent.

Is your admission or membership fee per share or per member? Per member. How much? 50 cents.

Total amount of admission fees paid by new members during year: \$24.25.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? No.

State total operating expenses for the year: \$624.85.

How many foreclosures did you have in 1895? One.

Officers.	Names.	Post-office address.
<i>President</i>	WILLIAM BELL	Fort Hamilton, N. Y.
<i>Secretary</i>	OTTO BOTHFELD	Bay Ridge. N. Y.
<i>Treasurer</i>	LOUIS C. LINDEMAN	Fort Hamilton, N. Y.
<i>Attorney</i>	JAMES C. CHURCH	Brooklyn, N. Y.

TWENTY-NINTH WARD CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.

Windsor Terrace, Brooklyn.

[Organized under Laws of 1892. Commenced business 1895.]

ASSETS.

Loans on bond and mortgage (face value)	\$1,000 00
Cash on hand and in bank	552 93
Installments due and unpaid	112 25
Fines due	4 20
Books, etc.	144 52
	<hr/>
	\$1,813 90
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LIABILITIES.

Due shareholders, due installments paid.....	\$1,613 08
Due shareholders, installments paid in advance....	68 73
Undivided earnings.....	132 09
Unpaid withdrawals filed.....	\$1 67
	<hr/>
	<hr/>
	\$1,813 90
	<hr/>
	<hr/>

RECEIPTS.

Subscriptions on shares (installment).....	\$1,805 98
Premiums received.....	2 52
Interest received.....	16 57
Fines received.....	3 25
Initiation, entrance or membership fees.....	69 00
	<hr/>
	\$1,897 32
	<hr/>
	<hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$1,000 00
Paid on withdrawals, dues.....	134 81
Salaries	49 34
Advertising and printing.....	13 50
Books, stationery, etc.....	146 74
Cash on hand.....	552 93
	<hr/>
	\$1,897 32
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	<hr/>

EARNINGS ACCOUNT.

Dr.

Interest.....	\$16 57
Premium	2 52
Fines.....	6 80
Pass-books and initiation, membership or share fee.	69 00
Pro rata of expense from withdrawals.....	27 72
Accounts forfeited.....	6 00
Excess of expenses.....	81 00
	<hr/>
	\$209 61
	<hr/>
	<hr/>

Cr.

Expenses \$209 61

Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$250.

Are your installment payments weekly or monthly; what amount per share? Weekly; 25 cents.

How many shares were issued during the year 1895? 237. How many shares were withdrawn during the year? 33.

How many borrowing members have you? 1. Give total number of shares now held by them: 4.

How many non-borrowing members have you? 53. Give total number of shares now held by them: 200.

How many female shareholders? 9. How many shares now held by them? 31.

What rate of interest is paid by borrowing member? 5 1-5 per cent.

Is your admission or membership fee per share or per member? Per member. How much? \$1.

Total amount of admission fees paid by new members during year: \$69.

What premium plan do you follow: installment or gross or premium interest? Installment.

Have you an expense fund? No.

State total operating expenses for the year: \$209.61.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	W. H. HATCH	Prospect ave., Windsor terrace.
<i>Fin. Secretary</i> ..	JOHN E. LANIGAN.....	38 Adams place.
<i>Treasurer</i>	C. H. GRIFFITHS.....	Cor. Coney Island and Greenwood avenues.
<i>Attorney</i>	GEO. C. CASE.....	189 Montague street.

UNION CO-OPERATIVE BUILDING AND LOAN ASSOCIATION.

No. 407 Tompkins Avenue, Brooklyn, N. Y.

[Organized under Laws of 1851. Commenced business 1890. Reincorporated under act of 1894.]

ASSETS.

Loans on bond and mortgage (face value).....	\$88,400 00
Loans on other securities	7,152 00
Real estate	4,320 10
Cash on hand and in bank.....	1,619 03
Furniture and fixtures	135 33
Pass-books	48 05
Attorney's fees advanced	81 15
Interest due and unpaid.....	93 12
	<hr/>
	\$101,848 78
	<hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$81,000 00
Due shareholders, earnings credited	15,348 78
Borrowed money	5,500 00
	<hr/>
	\$101,848 78
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$6,287 65
Subscriptions on shares (installment).....	29,356 50
Money borrowed	5,500 00
Loans, on other than mortgage securities, redeemed,	13,507 00
Premiums received	229 14
Interest received	4,096 59
Fines received	155 33
Initiation, entrance or membership fees.....	36 00
Book fees	21 00
Transfer fees	6 00
Rents	146 33
Deposits on appropriated shares	202 00
Insurance premium	4 50
Dues transferred to credit of real estate.....	360 00
	<hr/>
	\$59,908 04
	<hr/>

DISBURSEMENTS.

Loaned on mortgage	\$23,400 00
Loaned on other securities	15,657 00
Paid on withdrawals, dues	16,060 25
Paid on withdrawals, dividends	1,011 77
Salaries	463 71
Advertising, printing and postage	142 66
Rent	100 00
Deposits on appropriations	202 00
Interest rebate	1 30
Dues transferred to real estate	360 00
Real estate, foreclosure, taxes, etc.	651 26
Pass-books	50 00
Attorney's fee advanced for member	81 15
Insurance advanced for member	4 50
Bonds of officers	35 00
State league	25 00
Banking department	10 53
Supplies, notary fee, etc.	32 88
Cash on hand	1,619 03
	<hr/>
	\$59,908 04
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest	\$4,296 07
Premium	229 14
Fines	155 33
Transfer fees	6 00
Initiation, membership or share fee	36 00
Rents (net)	77 43
Profits on withdrawals	1,456 95
	<hr/>
	\$6,256 92
	<hr/> <hr/>

Cr.

Interest on borrowed money	\$29 92
Expenses	809 78
Balance	5,417 22
	<hr/>
	\$6,256 92
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating? Serial.

What is the par value of stock per share (matured)? \$200.

Are your installment payments weekly or monthly; what amount per share? Weekly; 25 cents.

How many shares were issued during the year 1895? 569. How many shares were withdrawn during the year? 667.

How many borrowing members have you? 55. Give total number of shares now held by them: 688.

How many non-borrowing members have you? 250. Give total number of shares now held by them: 1,630.

What rate of interest is paid by borrowing member? 5, $5\frac{3}{4}$ and 6 per cent.

Is your admission or membership fee per share or per member? Per member. How much? 50 cents.

Total amount of admission fees paid by new members during year: \$36.

What premium plan do you follow: installment or gross or premium interest? Formerly gross, now installment.

Have you an expense fund? No.

State total operating expenses for the year: \$809.78.

How many foreclosures did you have in 1895? One.

Officers.	Names.	Post-office address.
<i>President</i>	A. T. STOUTENBURGH	47 Putnam avenue.
<i>Secretary</i>	J. E. LOVELY	393 Jefferson avenue.
<i>Treasurer</i>	H. S. RASQUIN	270 Hancock street.
<i>Attorney</i>	HUGO HIRSCH	4 Court square.

LIVINGSTON COUNTY.

DANSVILLE SAVING AND LOAN ASSOCIATION.

Dansville, N. Y.

[Organized under Laws of 1851. Commenced business 1888.]

ASSETS.

Loans on bond and mortgage (face value).....	\$124,250 00
Loans on other securities.....	248 41
Cash on hand and in bank.....	666 41
	<hr/>
	\$125,164 82
	<hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$81,145 38
Due shareholders, earnings credited.....	36,065 05
Borrowed money.	4,950 00
Undivided earnings.	3,004 39
	<hr/>
	\$125,164 82
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$527 95
Subscriptions on shares (installment).....	50,361 40
Premiums received.	550 00
Interest received.	6,623 45
Fines received.	257 70
Money borrowed, notes.....	17,574 85
	<hr/>
	\$75,895 35
	<hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$5,400 00
Loaned on other securities.....	248 41
Paid on withdrawals, dues.....	52,536 00
Salaries.	954 53
Notes repaid.	16,090 00
Cash on hand.....	666 41
	<hr/>
	\$75,895 35
	<hr/>

EARNINGS ACCOUNT.

Dr.

Interest.	\$6,623 45
Premium.	550 00
Fines.	257 70
	<hr/>
	\$7,431 15
	<hr/> <hr/>

Cr.

Dividends on stock.	\$6,297 55
Interest on borrowed money.	166 77
Expenses	787 76
Carried to reserve fund.	179 07
	<hr/>
	\$7,431 15
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$100.

Are your installment payments weekly or monthly; what amount per share? Weekly; 10 cents.

How many shares were issued during the year 1895? 538. How many shares were withdrawn during the year? 1,306.

How many borrowing members have you? 115. Give total number of shares now held by them: 1,222.

How many non-borrowing members have you? 323. Give total number of shares now held by them: 7,060.

How many female shareholders? 204. How many shares now held by them? 3,314½.

What rate of interest is paid by borrowing member? 10 cents per share, weekly, 5 2-10 per cent.

Is your admission or membership fee per share or per member? Per member. How much? 50 cents.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? No.

State total operating expenses for the year: \$787.76.

How many foreclosures did you have in 1895. One.

Officers.	Names.	Post-office address.
<i>President</i>	C. H. NICHOLS	Dansville, N. Y.
<i>Secretary</i>	EMIL C. KLANCK	Dansville, N. Y.
<i>Treasurer</i>	R. H. ROSS	Dansville, N. Y.
<i>Attorney</i>	C. H. ROWE	Dansville, N. Y.

MADISON COUNTY.

CANASTOTA SAVINGS AND LOAN ASSOCIATION.

Canastota, N. Y.

[Organized under Laws of 1851. Commenced business 1889.]

ASSETS.

Loans on bond and mortgage (face value)	\$25,700 00
Loans on other securities	886 00
Cash on hand and in bank	273 26
Furniture and fixtures	90 00
	<hr/>
	\$26,949 26
	<hr/> <hr/>

LIABILITIES.

Due shareholders, due installments paid	\$23,373 25
Due shareholders, installments paid in advance	203 25
Due shareholders, earnings credited	3,240 47
Undivided earnings	132 29
	<hr/>
	\$26,949 26
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895	\$1,551 79
Subscriptions on shares (installment)	10,279 00
Money borrowed	250 00
Mortgages redeemed	1,375 82

Other loans redeemed.....	\$275 00
Interest received.....	1,600 37
Fines received.....	51 62
Initiation, entrance or membership fees.....	111 25
Transfers, etc.....	1 25
	<hr/>
	\$15,496 10
	<hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$3,966 06
Loaned on other securities.....	619 74
Paid on withdrawals, dues.....	8,481 41
Paid on withdrawals, dividends.....	1,584 52
Salaries.....	160 00
Advertising and printing.....	29 50
Paid note.....	250 00
Interest on note.....	54
Special agent.....	22 62
Express.....	30
Stationery.....	2 28
Banking department.....	15 87
Safe.....	90 00
Cash on hand.....	273 26
	<hr/>
	\$15,496 10
	<hr/>

EARNINGS ACCOUNT.

Dr.

Interest.....	\$1,600 37
Premium.....	46 26
Fines.....	51 62
Transfer fees.....	1 25
Pass-books and initiation, membership or share fee..	111 25
Dividends forfeited.....	102 35
Undivided profits January 1, 1895.....	299 19
	<hr/>
	\$2,212 29
	<hr/>

Cr.

Dividends on stock.....	\$1,848 89
Interest on borrowed money.....	54
Expenses.....	230 57
Undivided profits December 31, 1895.....	132 29
	<hr/>
	\$2,212 29
	<hr/>

Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$100.

Are your installment payments weekly or monthly; what amount per share? Weekly; 25 cents.

How many shares were issued during the year 1895? 445. How many shares were withdrawn during the year? 312.

How many borrowing members have you? 47. Give total number of shares now held by them: 300.

How many non-borrowing members have you? 128. Give total number of shares now held by them: 515.

How many female shareholders? 69. How many shares now held by them? 289.

What rate of interest is paid by borrowing member? 5.72 per cent.

Is your admission or membership fee per share or per member? Per share. How much? 25 cents.

Total amount of admission fees paid by new members during year: \$90.75.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? No.

State total operating expenses for the year: \$182.62.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	S. K. BEMISS.....	Canastota, N. Y.
<i>Secretary</i>	E. B. ROBERTS.....	Canastota, N. Y.
<i>Treasurer</i>	E. L. MASON.....	Canastota, N. Y.
<i>Attorney</i>	M. E. BARLOW.....	Canastota, N. Y.

ONEIDA SAVINGS, BUILDING AND LOAN ASSOCIATION.

Oneida, N. Y.

[Organized under Laws of 1851. Commenced business 1887.]

ASSETS.

Loans on bond and mortgage (face value).....	\$26,145 00
Loans on other securities.....	3,360 00
Cash on hand and in bank.....	46 76
Furniture and fixtures.....	198 98
	<hr/>
	\$29,750 74
	<hr/> <hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$26,759 61
Due shareholders, earnings credited.....	2,917 20
Undivided earnings.....	3 78
Unearned premiums.....	70 15
	<hr/>
	\$29,750 74
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$439 48
Subscriptions on shares (installment).....	14,914 30
Mortgages redeemed.....	6,930 00
Other loans redeemed.....	5,525 00
Premiums received.....	83 44
Interest received.....	1,488 69
Fines received.....	45 41
Initiation, entrance or membership fees.....	13 25
Dividends forfeited.....	132 33
Redeemed by maturity of stock (mortgages).....	\$4,725 00
Redeemed by maturity of stock (other loans).....	3,045 00
	<hr/>
	\$7,770 00
	<hr/> <hr/>
	<hr/>
	\$29,571 90
	<hr/> <hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$6,090 00
Loaned on other securities.....	3,215 00
Paid on withdrawals, dues.....	6,303 50
Paid on withdrawals, dividends.....	451 23
Salaries.	272 00
Rent.	50 00
Expense, sundries	45 48
Furniture and fixtures.....	25 60
Shares matured, paid or applied on loans (dues)....	10,886 30
Shares matured, paid or applied on loans (dividends),	2,186 03
Cash on hand.....	46 76
	<hr/>
	\$29,571 90
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest.	\$1,488 69
Premium received	83 44
Fines.	45 41
Pass-books and initiation, membership or share fee.	13 25
Premiums earned.....	304 98
Dividends forfeited	132 33
Balance profit and loss account, January 1, 1895....	4 75
	<hr/>
	\$2,072 85
	<hr/> <hr/>

Cr.

Dividends on stock.....	\$1,659 94
Expense account, \$45.48; salaries, \$272; rent, \$50..	367 48
Discount on furniture and fixtures.....	41 65
Balance profit and loss account.....	3 78
	<hr/>
	\$2,072 85
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$105.

Are your installment payments weekly or monthly; what amount per share? Weekly; 25 cents.

How many shares were issued during the year 1895? 553.
How many shares were withdrawn during the year? 312.

How many borrowing members have you? 51. Give total number of shares now held by them: 376.

How many non-borrowing members have you? 125. Give total number of shares now held by them: 828.

How many female shareholders? 28. How many shares now held by them? 214.

What rate of interest is paid by borrowing member? About 5 per cent.

Is your admission or membership fee per share or per member? Per member. How much? 25 cents.

Total amount of admission fees paid by new members during year: \$13.25; to association.

What premium plan do you follow: installment or gross or premium interest? Premium interest.

Have you an expense fund? No.

State total operating expenses for the year: \$409.13.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	J. A. FERGUSON	Oneida, N. Y.
<i>Secretary</i>	F. H. MENZ	Oneida, N. Y.
<i>Treasurer</i>	G. E. KIRKPATRICK	Oneida, N. Y.
<i>Attorney</i>	JOSEPH BEAL	Oneida, N. Y.

MONROE COUNTY.

ALLIANCE LOAN ASSOCIATION.

No. 145 Powers Building, Rochester, N. Y.

[Organized under Laws of 1851. Commenced business 1890.]

ASSETS.

Loans on bond and mortgage (face value)	\$19,140 00
Real estate (foreclosure)	5,351 86
Cash on hand and in bank	3,002 67
Taxes and insurance advanced	63 39
	<hr/>
	\$27,557 92
	<hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$25,606 71
Undivided earnings	1,951 21
	<hr/>
	\$27,557 92
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$202 40
Subscriptions on shares (installment).....	15,897 02
Mortgages redeemed	7,711 51
Premiums received.	1,058 42
Interest received	1,048 31
Fines received	52 60
Initiation, entrance or membership fees.....	33 84
Rents	120 50
	<hr/>
	\$26,124 60
	<hr/>

DISBURSEMENTS.

Loaned on mortgage	\$1,040 00
Paid on withdrawals, dues.....	19,109 89
Paid on withdrawals, dividends.....	2,256 28
Salaries	402 50
Advertising and printing	110 50
Rent	120 00
Banking department	29 03
Taxes and insurance	53 73
Cash on hand	3,002 67
	<hr/>
	\$26,124 60
	<hr/>

EARNINGS ACCOUNT.

Dr.

Interest	\$1,048 31
Premium	1,058 42
Fines	52 60
Pass-books and initiation, membership or share fee..	33 84
Rents	120 50
Surplus January 1, 1895.....	826 24
	<hr/>
	\$3,139 91
	<hr/>

Cr.

Dividends on stock	\$472 94
Expenses	715 76
Surplus	1,951 21
	<hr/>
	\$3,139 91
	<hr/>

Is the plan of your association permanent, serial or terminating? Permanent.

What is the par value of stock per share (matured)? \$130.

Are your installment payments weekly or monthly; what amount per share? Weekly; 25 cents.

How many shares were issued during the year 1895? 863. How many shares were withdrawn during the year? 1,090.

How many borrowing members have you? 14. Give total number of shares now held by them: 223.

How many non-borrowing members have you? 160. Give total number of shares now held by them: 2,766.

How many female shareholders? 12. How many shares now held by them? 176.

What rate of interest is paid by borrowing member? 6 per cent.

Is your admission or membership fee per share or per member? Per share. How much? 25 cents.

Total amount of admission fees paid by new members during year: \$33.84.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? No.

State total operating expenses for the year: \$715.76.

How many foreclosures did you have in 1895? One.

Officers.	Names.	Post-office address.
<i>President</i>	CHAS. H. PALMER....	Traders' National Bank.
<i>Secretary</i>	M. D. KNAPP.	734 East Main street.
<i>Treasurer</i>	A. O. FENN.....	Alliance Bank.
<i>Attorney</i>	J. E. DURAND.....	Rochester, N. Y.

BROCKPORT LOAN AND BUILDING ASSOCIATION.

Brockport, N. Y.

[Organized under Laws of 1851. Commenced business 1888.]

ASSETS.

Loans on bond and mortgage (face value).....	\$68,800 00
Real estate.	5,910 75
Cash on hand and in bank.....	3,032 15
Sundry accounts.	118 92
	<hr/>
	\$77,861 82
	<hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$19,720 81
Due shareholders, earnings credited.....	3,245 35
Profit and loss October 9, 1895, to January 1, 1896, \$1,049.59; undivided earnings (surplus), \$2,962.53,	4,012 12
Sundry account.	1 00
Unpaid withdrawals.	9,049 26
Unpaid interest on paid-up stock.....	26 62
Paid-up stock.	41,775 00
Suspense account.	31 66
Unpaid withdrawals filed.....	\$9,049.26
	<hr/>
	\$77,861 82
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$2,011 90
Subscriptions on shares (installment).....	6,460 19
Mortgages redeemed.	5,850 00
Interest received.....	3,970 60
Fines received.	292 76
Real estate sold.....	3,274 97
Rent.	277 67
Sundry accounts.	28 16
	<hr/>
	\$22,166 25
	<hr/>

DISBURSEMENTS.

Paid withdrawals of paid-up stock.....	\$8,525 00
Paid on withdrawals, dues.....	6,760 09
Paid on withdrawals, dividends.....	644 49
Paid cash dividends on paid-up stock.....	2,329 97
Salaries.....	318 75
Advertising and printing.....	8 00
Rent.....	50 00
Insurance, \$54.75; taxes, \$137.33.....	192 08
Paid on mortgage.....	6 65
Recording deed and drawing lease.....	2 75
Repairs on real estate.....	109 89
Auditing committee, \$20; filing mortgage, \$1.66....	21 66
State banking department	37 05
Expense of foreclosure	127 72
Cash on hand	3,032 15
	<hr/>
	\$22,166 25
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest.....	\$3,970 60
Fines.....	292 76
Rent.....	277 67
Surplus January 1, 1895.....	2,284 79
	<hr/>
	\$6,825 82
	<hr/> <hr/>

Cr.

Dividends on stock.....	\$3,425 39
Expenses.....	437 90
Surplus January 1, 1896.....	2,962 53
	<hr/>
	\$6,825 82
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$100.

Are your installment payments weekly or monthly; what amount per share? Weekly; 10 cents.

How many shares were issued during the year 1895? 10. How many shares were withdrawn during the year? 194.

How many borrowing members have you? 81. Give total number of shares now held by them: 684.

How many non-borrowing members have you? 10. Give total number of shares now held by them: 48.

How many female shareholders? 33. How many shares now held by them? 278 $\frac{3}{4}$.

What rate of interest is paid by borrowing member? 5 1-5 per cent.

Is your admission or membership fee per share or per member? Per member. How much? 25 cents.

Total amount of admission fees paid by new members during year: None.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? No.

State total operating expenses for the year: \$733.17.

How many foreclosures did you have in 1895? One.

Officers.	Names.	Post-office address.
<i>President</i>	GEORGE C. GORDON	Brockport, N. Y.
<i>Secretary</i>	GEO. A. NICHOLS.....	Brockport, N. Y.
<i>Treasurer</i>	P. F. SWART.....	Brockport, N. Y.
<i>Attorney</i>	THEODORE S. DEAN.....	Brockport, N. Y.

BROWN STREET AND JEFFERSON AVENUE DIME PERMANENT SAVINGS AND LOAN ASSOCIATION.

Rochester, N. Y.

[Organized under Laws of 1851. Commenced business 1887.]

ASSETS.

Loans on bond and mortgage (face value).....	\$104,305 00
Real estate (foreclosure).....	4,399 55
Cash on hand and in bank.....	10,408 26
Bills receivable.	125 00
	<hr/>
	\$119,237 81
	<hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$44,185 88
Due shareholders, earnings credited.....	12,407 95
Paid-up stock.....	57,273 18
Undivided earnings	5,370 80
	<hr/>
	\$119,237 81
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$399 44
Subscriptions on shares (single-payment).....	15,268 44
Mortgages redeemed.	39,790 00
Interest received.	5,717 64
Fines received.	256 09
Rent.	69 00
Received on note.....	100 00
Bills receivable.	125 00
Interest paid in advance and credited to accounts on final settlement.	90 80
Insurance premium paid.....	26 55
	<hr/>
	\$61,842 96
	<hr/> <hr/>

DISBURSEMENTS.

Banking department.	\$50 00
Fines treated as withdrawals.....	20 44
Paid on withdrawals, dues.....	6,795 07
Paid on withdrawals, dividends.....	3,377 05
Salaries.	435 50
Printing and stationery.....	5 15
Rent.	53 00
Loans redeemed.	39,790 00
Repairs and expenses on real estate.....	77 58
Taxes on real estate.....	183 61
Paid insurance premium.....	48 40
Protest fees on check.....	1 40
Foreclosure expenses.....	163 00
Attorney's fees.	300 00
Expense, transfer of property.....	9 50

Loaned on note.....	\$125 00
Cash on hand.....	10,408 26
	<hr/>
	\$61,842 96
	<hr/>

EARNINGS ACCOUNT.

Dr.

Interest.	\$5,717 64
Fines.	256 09
Sale of property deeded to association.....	48 91
	<hr/>
	\$6,022 64
	<hr/>

Cr.

Dividends on stock.	\$4,736 85
Expenses.	843 65
Balance to reserve account.....	442 14
	<hr/>
	\$6,022 64
	<hr/>

Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$115.

Are your installment payments weekly or monthly; what amount per share? Weekly; 10 cents.

How many shares were issued during the year 1895? None.

How many shares were withdrawn during the year? 1,111.

How many borrowing members have you? 57. Give total number of shares now held by them: 827.

How many non-borrowing members have you? 70. Give total number of shares now held by them: 819.

How many female shareholders? 24. How many shares now held by them? 293.

What rate of interest is paid by borrowing member? 10 cents per share, weekly.

Is your admission or membership fee per share or per member? Per share. How much? 5 cents.

Total amount of admission fees paid by new members during year: None.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? No.

State total operating expenses for the year: \$843.65.

How many foreclosures did you have in 1895? One.

Officers.	Names.	Post-office address.
<i>President</i>	FRANK HORN.....	79 East Maple street.
<i>Secretary</i>	ROBERT B. BROWN.....	230 Brown street.
<i>Treasurer</i>	CHAS. J. STAND.....	20 Madison street.
<i>Attorney</i>	THOS. D. WILKIN.....	Powers Building.

CITIZENS' PERMANENT SAVINGS AND LOAN ASSOCIATION.

No. 315 St. Joseph Street, Rochester, N. Y.

[Organized under Laws of 1851. Commenced business 1888.]

ASSETS.

Loans on bond and mortgage (face value).....	\$20,900 00
Real estate (foreclosure).....	3,363 10
Cash on hand and in bank.....	772 14
Furniture and fixtures.....	50 00
Installments due and unpaid.....	398 40
Land contracts.....	4,880 04
Bills receivable.....	7 60
	<hr/>
	\$30,371 28
	<hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$20,561 35
Due shareholders, earnings credited.....	6,831 28
Undivided earnings.....	1,353 06
Bonds and mortgages.....	900 00
Surplus.....	725 59
	<hr/>
	\$30,371 28
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$64 83
Subscriptions on shares (installment).....	2,459 83
Mortgages redeemed.....	8,900 00

Interest received.....	\$1,102 58
Fines received	12 83
Initiation, entrance or membership fees.....	1 00
Rent	158 85
Sale of real estate.....	1,000 00
Taxes repaid	76 55
Land contract.....	64 18
	<hr/>
	\$13,840 65
	<hr/> <hr/>

DISBURSEMENTS.

Loaned on mortgage	\$500 00
Paid on withdrawals, dues.....	9,925 52
Paid on withdrawals, dividends.....	2,098 66
Salaries	308 25
Interest paid	66 75
Repairs real estate	42 50
Taxes paid	90 29
Banking department	19 74
Insurance	16 80
Cash on hand	772 14
	<hr/>
	\$13,840 65
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest	\$1,102 58
Fines	12 83
Pass-books and initiation, membership or share fee..	1 00
Rent	158 85
Taxes repaid	76 55
	<hr/>
	\$1,351 81
	<hr/> <hr/>

Cr.

Interest on borrowed money.....	\$66 75
Salaries	308 25
Repairs real estate	42 50
Taxes paid	90 29

Banking department.....	\$19 74
Insurance	16 80
Loss on bond and mortgage.....	442 79
	<hr/>
	\$987 12
	<hr/>

Is the plan of your association permanent, serial or terminating? Permanent.

What is the par value of stock per share (matured)? \$100.
Are your installment payments weekly or monthly; what amount per share? Weekly; 25 cents, and ten cents per share.

How many shares were issued during the year 1895? 4. How many shares were withdrawn during the year? 144.

How many borrowing members have you? 14. Give total number of shares now held by them: 209.

How many non-borrowing members have you? 60. Give total number of shares now held by them: 313.

How many female shareholders? 23. How many shares now held by them? 156.

What rate of interest is paid by borrowing member? 5 1-5 per cent.

Is your admission or membership fee per share or per member? Per share. How much? 10 and 25 cents.

Total amount of admission fees paid by new members during year: \$1.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? No.
State total operating expenses for the year: \$327.99.
How many foreclosures did you have in 1895? One.

Officers.	Names.	Post-office address.
<i>President</i>	JOSEPH WEIER.....	690 North street.
<i>Secretary</i>	GEO. STURMER.....	15 Henry street.
<i>Treasurer</i>	FRANK H. FOREY.....	315 St. Joseph street.
<i>Attorney</i>	WM. F. RAMPE.....	E. & B. Building.

CITIZENS' SAVINGS AND LOAN ASSOCIATION.

Brockport, N. Y.

[Organized under Laws of 1851. Commenced business 1890.]

ASSETS.

Loans on bonds and mortgage (face value).....	\$73,000 00
Real estate.....	6,134 67
Cash on hand and in bank.....	290 81
Furniture and fixtures.....	150 00
	<hr/>
	\$79,575 48
	<hr/> <hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$35,476 27
Due shareholders, installments paid in advance....	35,000 00
Due shareholders, earnings credited.....	6,769 45
Undivided earnings.....	2,329 76
	<hr/>
	\$79,575 48
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$124 25
Subscriptions on shares (installment).....	15,302 92
Interest received.....	3,986 49
Fines received.....	154 51
	<hr/>
	\$19,568 17
	<hr/> <hr/>

DISBURSEMENTS.

Paid on withdrawals, dues.....	\$14,019 58
Paid on withdrawals, dividends.....	4,323 99
Salaries.....	312 50
Rent.....	50 00
Real estate, foreclosure, etc.....	501 58
Real estate, taxes.....	15 06
Insurance.....	7 95
Banking department.....	46 70
Cash on hand.....	290 81
	<hr/>
	\$19,568 17
	<hr/> <hr/>

EARNINGS ACCOUNT.

<i>Dr.</i>	
Interest.	\$3,986 49
Fines.	154 51
	<hr/>
	\$4,141 00
	<hr/>
<i>Cr.</i>	
Dividends on stock.	\$3,063 54
Expenses.	409 20
	<hr/>
	\$3,472 74
	<hr/>

Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$100.
Are your installment payments weekly or monthly; what amount per share? Weekly; 10 cents.

How many shares were issued during the year 1895? None.
How many shares were withdrawn during the year? 729.

How many borrowing members have you? 55. Give total number of shares now held by them: 730.

How many non-borrowing members have you? 83. Give total number of shares now held by them: 1,431.

How many female shareholders? 84. How many shares now held by them? 882.

What rate of interest is paid by borrowing member? 5 1-5 per cent.

Is your admission or membership fee per share or per member? Per member. How much? 25 cents.

Total amount of admission fees paid by new members during year: None.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? No.
State total operating expenses for the year: \$409.20.
How many foreclosures did you have in 1895? Three.

Officers.	Names.	Post-office address.
<i>President</i>	F. F. CAPEN	Brockport, N. Y.
<i>Secretary</i>	R. C. HULL	Brockport, N. Y.
<i>Treasurer</i>	GEO. B. HARMAN	Brockport, N. Y.
<i>Attorney</i>	JNO. D. BURNS	Brockport, N. Y.

COLUMBIA BANKING, SAVINGS AND LOAN ASSOCIATION.

Corner Grand Street and Cayuga Place, Rochester, N. Y.

[Organized under Laws of 1851. Commenced business 1884.]

ASSETS.

Loans on bond and mortgage (face value).....	\$239,850 00
Real estate (foreclosures).....	5,393 87
Cash in bank.....	11,167 21
Real estate (contracts).....	3,754 40
	<hr/>
	\$260,165 48
	<hr/> <hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$146,321 65
Due shareholders, earnings credited.....	22,415 83
Undivided earnings.	29,933 09
Certificates of paid-up stock (6 per cent.) outstanding.	11,600 00
Certificates of paid-up stock (5 per cent.) outstanding.	47,400 00
Notes (6 per cent.) outstanding.....	100 00
Interest on certificates due.....	1,435 91
Interest on notes due.....	3 00
Real estate contracts (payments).....	956 00
	<hr/>
	\$260,165 48
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$2,833 26
Subscriptions on shares (installment).....	72,025 31
Subscriptions on shares (single-payment).....	85,400 00
Mortgages redeemed.	90,600 00
Other loans redeemed (loan on shares).....	800 00
Premiums received.....	1,435 63
Interest received.	13,318 40
Bank interest received.	119 65
Fines received.	188 55
Transfer fees received.....	1 50
Initiation, entrance or membership fees.....	29 50
Payments on flat mortgages.....	2,100 00

Sales of real estate.....	\$2,800 00
Rents.....	476 47
Payment of note (dues account).....	36 91
Payments account real estate contracts.....	614 00
Profit and loss accounts balance.....	3 10
	<hr/>
	\$272,782 28
	<hr/> <hr/>

DISBURSEMENTS.

Loaned on mortgage	\$15,850 00
Paid on withdrawals, dues.....	107,236 67
Paid on withdrawals, dividends.....	14,658 14
Check punch, \$30; gas stove and fixtures, \$4.60.....	34 60
Salaries.....	1,007 00
Accountant.....	50 00
Books and printing and all other expenses.....	45 70
Rent.....	102 00
Banking department.....	92 90
Certificates redeemed.....	92,150 00
Notes redeemed.....	23,265 48
Certificate interest.....	4,466 41
Note interest.....	824 15
Matured shares interest.....	13 38
Real estate, taxes, insurance and repairs.....	467 91
Real estate, commission account sales.....	56 00
Insurance premiums (charged to borrowers' ac- counts).....	132 05
Insurance premiums (charged to real estate con- tracts account).....	14 00
Interest first mortgage	17 50
Attorneys' expenses (charged to borrowers' accounts),	6 00
Foreclosure (to real estate account).....	812 08
Premium account foreclosure (profit and loss ac- count).....	167 45
Foreclosure, expenses and taxes.....	145 65
Cash on hand	11,167 21
	<hr/>
	\$272,782 28
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest.	\$13,318 40
Bank interest.	119 65
Premium.	1,435 63
Fines.	188 55
Transfer fees.	1 50
Pass-books and initiation, membership or share fee. .	29 50
Sales real estate.	860 44
Rent and expense account, real estate.	8 56
Accounts balanced.	3 10
Balance January 1, 1895.	32,829 78
	<hr/>
	\$48,795 11
	<hr/> <hr/>

Cr.

Dividends on stock.	\$12,139 82
Interest on certificates and notes.	2,789 47
Expenses.	1,332 20
Matured shares interest.	13 38
Certificate interest due January 1, 1896.	1,435 91
Note interest due January 1, 1896.	3 00
Foreclosure, taxes, expenses and premium.	313 10
Real estate, depreciation.	835 14
Balance.	29,933 09
	<hr/>
	\$48,795 11
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$100.

Are your installment payments weekly or monthly; what amount per share? Weekly; 25 cents.

How many shares were issued during the year 1895? 596½.

How many shares were withdrawn during the year? 1,409.

How many borrowing members have you? 135. Give total number of shares now held by them: 2,203½.

How many non-borrowing members have you? 134. Give total number of shares now held by them: 1,358.

How many female shareholders? 117. How many shares now held by them? 1,229½.

What rate of interest is paid by borrowing member? 5 1-5 per cent.

Is your admission or membership fee per share or per member? Per member. How much? 50 cents.

Total amount of admission fees paid by new members during year: \$29.50; to association.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? No.

State total operating expenses for the year: \$1,332.20.

How many foreclosures did you have in 1895? One.

Officers.	Names.	Post-office address.
<i>President</i>	EDWARD WALLIS.....	80 Alexander street.
<i>Fin. Secretary</i> ..	A. J. REIBLING.....	306, 308 Granite Bldg.
<i>Treasurer</i>	PHILIP SCHAEFER.....	15 Whitmore park.
<i>Attorney</i>	HERMAN W. MORRIS...	777, 778 Powers Bldg.

COMMERCIAL LOAN ASSOCIATION.

Rochester, N. Y.

[Organized under Laws of 1851. Commenced business 1891.]

ASSETS.

Real estate.....	\$13,013 95
Cash on hand and in bank.....	91 05
	<hr/>
	\$13,105 00
	<hr/> <hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$11,438 48
Undivided earnings.....	1,575 47
Rents, real estate.....	91 05
	<hr/>
	\$13,105 00
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$133 70
Mortgages redeemed.....	2,500 50
Interest received.....	60 60
Rebate insurance.....	8 10
Premiums in shares on sale of mortgage.....	346 97
Rents, real estate.....	690 86
	<hr/>
	\$3,740 73
	<hr/>

DISBURSEMENTS.

Paid on withdrawals, dues.....	\$2,796 28
Salaries.....	140 00
Advertising and printing.....	2 50
Bills payable.....	200 00
Interest on bills payable.....	3 20
Banking department.....	16 75
Loss on bank check.....	5 79
Expenses on real estate.....	485 16
Cash on hand.....	91 05
	<hr/>
	\$3,740 73
	<hr/>

EARNINGS ACCOUNT.

Dr.

Interest.....	\$60 60
Rents, real estate.....	698 96
Premium for sale of mortgage.....	346 97
	<hr/>
	\$1,106 53
	<hr/>

Cr.

Interest on borrowed money.....	\$3 20
Expenses.	159 25
Loss on bank check.....	5 79
Expenses, real estate.....	485 16
	<hr/>
	\$653 40
	<hr/>

Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$105.

Are your installment payments weekly or monthly; what amount per share? Weekly; 10 cents.

How many shares were issued during the year 1895? None.
How many shares were withdrawn during the year? 195.

How many borrowing members have you? None.

How many non-borrowing members have you? 35. Give total number of shares now held by them: 580.

How many female shareholders? 10. How many shares now held by them? 204.

Have you an expense fund? No.

State total operating expenses for the year: \$159.25.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	CHAS. F. POND	Rochester, N. Y.
<i>Secretary</i>	LOUIS E. SMITH	Monroe Co. Savings Bk.

REMARKS.—Our assets are all in real estate; hence the failure to answer questions omitted.

CONKEY AVENUE SAVING, AID AND LOAN ASSOCIATION.

Rochester, N. Y.

[Organized under Laws of 1851. Commenced business 1885.]

ASSETS.

Loans on bond and mortgage (face value)	\$7,300 00
Real estate	6,207 41
Cash on hand and in bank	3,436 81
Furniture and fixtures	82 80
	<hr/>
	\$17,027 02
	<hr/>

LIABILITIES.

Due shareholders, due installments paid	\$12,307 47
Due shareholders, earnings credited	4,031 44
Surplus	688 11
Unpaid withdrawals filed	\$12,678 60
	<hr/>
	<hr/>
	\$17,027 02
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$1,394 85
Subscriptions on shares (installment).....	61 25
Mortgages redeemed	3,284 35
Interest received	557 40
Rent	167 75
Treasurer	10 00
From sale of real estate.....	2,591 25
	<hr/>
	\$8,066 85
	<hr/>

DISBURSEMENTS.

Paid on withdrawals, dues.....	\$3,134 40
Paid on withdrawals, dividends.....	1,050 35
Salaries	156 00
Rent	26 00
Banking department	25 12
Taxes and insurance	119 14
Attorney	25 00
Commission	59 65
Repairs, real estate	34 38
Cash on hand	3,436 81
	<hr/>
	\$8,066 85
	<hr/>

EARNINGS ACCOUNT.

Dr.

Interest	\$577 40
Rents.	167 75
	<hr/>
	\$745 15
	<hr/>

Cr.

Dividends on stock	\$157 00
Expenses	445 29
Balance.....	142 86
	<hr/>
	\$745 15
	<hr/>

Is the plan of your association permanent, serial or terminating? Terminating.

What is the par value of stock per share (matured)? \$200.

Are your installment payments weekly or monthly; what amount per share? Weekly; 10 and 25 cents.

How many shares were issued during the year 1895? None.
How many shares were withdrawn during the year? 56.

How many borrowing members have you? 4. Give total number of shares now held by them: 36½.

How many non-borrowing members have you? 2. Give total number of shares now held by them: 12.

What rate of interest is paid by borrowing member? 5 1-5 per cent.

Is your admission or membership fee per share or per member? Per member. How much? 25 cents.

What premium plan do you follow: installment or gross or premium interest? Gross. Not loaning now.

Have you an expense fund? No.

State total operating expenses for the year: \$445.29.

How many foreclosures did you have in 1895? One.

Officers.	Names.	Post-office address.
<i>President</i>	ANDREW J. MILLER.	Webster, N. Y.
<i>Secretary</i>	E. W. DELANO	26 Harris avenue.
<i>Attorney</i>	H. NELSON PECK	E. & B. Building.

NOTE.—This association is liquidating.

CONSOLIDATED SAVINGS AND LOAN ASSOCIATION.

No. 296 North Street, Rochester, N. Y.

[Organized under Laws of 1851. Commenced business 1889.]

ASSETS.

Loans on bond and mortgage (face value)	\$85,035 00
Real estate (foreclosure)	9,717 39
Cash on hand and in bank	6,084 06
Furniture and fixtures	200 00
Insurance paid for borrowers	32 50
	<hr/>
	\$101,068 95
	<hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$73,894 42
Due shareholders, earnings credited.....	23,276 30
Undivided earnings.....	3,898 23
	<hr/>
	\$101,068 95
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$459 17
Subscriptions on shares (installment).....	23,020 86
Mortgages redeemed.....	18,872 66
Premiums received.....	3,261 84
Interest received.....	4,827 78
Fines received.....	197 72
Initiation, entrance or membership fees.....	7 75
Rent.....	450 56
Interest on special deposit.....	65 00
	<hr/>
	\$51,163 34
	<hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$11,667 80
Paid on withdrawals, dues.....	27,904 75
Salaries.....	861 00
Advertising and printing.....	14 45
Rent.....	79 50
Banking department examination.....	28 00
Foreclosure proceedings and repairs, taxes, etc., on real estate.	1,045 13
Insurance of borrowers paid by the association....	33 50
Traders' National Bank, note.....	3,445 15
Cash on hand.....	6,084 06
	<hr/>
	\$51,163 34
	<hr/>

EARNINGS ACCOUNT.

Dr.

Interest.	\$4,827 78
Premium.	3,261 84
Fines.	197 72
Pass-books and initiation, membership or share fee,	7 75

Rents.	\$450 56
Interest on special deposit.	65 00
Lapsed account.	1 25
	<hr/>
	\$8,811 90
	<hr/>

Cr.

Dividends on stock.	\$5,497 31
Expenses.	2,163 12
Balance.	1,151 47
	<hr/>
	\$8,811 90
	<hr/>

Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$125.

Are your installment payments weekly or monthly; what amount per share? Weekly; 25 cents.

How many shares were issued during the year 1895? 280.

How many shares were withdrawn during the year? 386.

How many borrowing members have you? 59. Give total number of shares now held by them: 688.

How many non-borrowing members have you? 126. Give total number of shares now held by them: 1,332.

How many female shareholders? 19. How many shares now held by them? 225.

What rate of interest is paid by borrowing member? 12 cents per week (5 per cent.).

Is your admission or membership fee per share or per member? Per member. How much? 25 cents.

Total amount of admission fees paid by new members during year: \$7.75.

What premium plan do you follow: installment or gross or premium interest? Weekly installment.

Have you an expense fund? No.

State total operating expenses for the year: \$2,163.12.

How many foreclosures did you have in 1895? Two.

Officers.	Names.	Post-office address.
<i>President</i> ..	LOUIS C. LANGIE	South Clinton street.
<i>Secretary</i> ..	JULIUS C. HOFFMAN	Care Rochester Ger. Ins. Co.
<i>Treasurer</i> ..	A. BOSS	296 North street.
<i>Attorneys</i> ..	SULLIVAN & HAWKINS . . .	Elwood Building.

DIME BANKING AND LOAN ASSOCIATION.

No. 781 North Clinton Street, Rochester, N. Y.

[Organized under Laws of 1851. Commenced business 1886.]

ASSETS.

Loans on bond and mortgage (face value).....	\$26,000 00
Real estate (foreclosure).....	3,656 51
Cash on hand and in bank.....	706 41
	<hr/>
	\$30,362 92
	<hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$27,792 33
Borrowed money.	1,000 00
Undivided earnings.	1,570 59
	<hr/>
	\$30,362 92
	<hr/>

RECEIPTS.

Cash on hand February 5, 1895.....	\$463 19
Subscriptions on shares (installment).....	16,047 34
Premiums received.	433 75
Interest, fines, initiation, entrance or membership fees and rents.....	1,646 36
Overdraft repaid.	7 00
	<hr/>
	\$18,597 64
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DISBURSEMENTS.

Loaned on mortgage.....	\$4,400 00
Paid on withdrawals, dues and dividends.....	12,944 62
Salaries.	323 25
Advertising and printing.....	23 00
Repairing real estate.....	54 49
Taxes and insurance on real estate.....	44 09
Banking department.	29 08
Sundries, oil, etc.....	3 50
Interest on borrowed money.....	67 70
Recording bonds.....	1 50
Cash on hand.	706 41
	<hr/>
	\$18,597 64
	<hr/>

EARNINGS ACCOUNT.

Dr.

Premium.	\$433 75
Fines and interest, transfer fees, pass-books and initiation, membership or share fee and rents. . . .	1,646 36
	<hr/>
	\$2,080 11
	<hr/> <hr/>

Cr.

Dividends on stock.	\$624 79
Interest on borrowed money.	67 70
Expenses.	478 91
Omissions, etc., in due shareholders account in July summary.	185 04
	<hr/>
	\$1,356 44
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$100.

Are your installment payments weekly or monthly; what amount per share? Weekly; 10 cents.

How many shares were issued during the year 1895? 489. How many shares were withdrawn during the year? 450.

How many borrowing members have you? 20. Give total number of shares now held by them: 264.

How many non-borrowing members have you? 160. Give total number of shares now held by them: 1,621.

How many female shareholders? 55. How many shares now held by them? 483.

What rate of interest is paid by borrowing member? 5 1-5 per cent.

Is your admission or membership fee per share or per member? Per share. How much? 10 cents.

Total amount of admission fees paid by new members during year: \$48.90.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? No.

State total operating expenses for the year: \$448.03.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	FERDINAND SCHWAB ...	8 La Force park.
<i>Secretary</i>	EDWARD GEFELL.....	653 North Clinton street.
<i>Treasurer</i>	CHRIS. JESSEN.....	727 North Clinton street.
<i>Attorneys</i>	SULLIVAN & HAWKINS...	Rochester, N. Y.

EAST ROCHESTER PERMANENT LOAN ASSOCIATION.

No. 326 University Avenue, Rochester, N. Y.

[Organized under Laws of 1851. Commenced business 1886.]

ASSETS.

Loans on bond and mortgage (face value).....	\$106,738 45
Real estate (foreclosure).....	5,405 25
Cash on hand and in bank.....	2,280 67
Furniture and fixtures	50 00
Insurance advanced	151 22
	<u>\$114,625 59</u>

LIABILITIES.

Due shareholders, due installments paid.....	\$87,004 40
Due shareholders, earnings credited	13,293 20
Undivided earnings	14,327 99
Unpaid withdrawals filed.....	\$20,155 50
	<u>\$114,625 59</u>

RECEIPTS.

Cash on hand January 1, 1895.....	\$246 86
Subscriptions on shares (installment).....	6,042 20
Mortgages redeemed	26,146 00
Interest received	4,096 25
Transfer fees	3 00
Rent	167 50
Insurance	20 70
	<u>\$36,722 51</u>

DISBURSEMENTS.

Paid on withdrawals, dues.....	\$27,494 85
Paid on withdrawals, dividends.....	4,538 10
Salaries	916 50
Advertising and printing	17 00
Rent	180 00
Banking department	47 63
Items in foreclosure: Taxes, \$677.76; searches, \$23.25; deeds, \$2; attorney's and referee's fees, \$414.60	1,117 61
Insurance	72 15
Repairs to real estate.....	58 00
Cash on hand	2,280 67
	<hr/>
	\$36,722 51
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest.	\$4,096 25
Transfer fees	3 00
Rent	167 50
	<hr/>
	\$4,266 75
	<hr/> <hr/>

Cr.

Dividends on stock	\$2,746 75
Expenses	1,219 13
Foreclosure, taxes, searches and deeds.....	1,117 61
	<hr/>
	\$5,083 49
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating? Permanent.

What is the par value of stock per share (matured)? \$100.

Are your installment payments weekly or monthly; what amount per share? Weekly; 10 and 25 cents.

How many shares were issued during the year 1895? None.
How many shares were withdrawn during the year? 411.

How many borrowing members have you? 58. Give total number of shares now held by them: 1,067.

How many non-borrowing members have you? 74. Give total number of shares now held by them: 514.

How many female shareholders? 23. How many shares now held by them? 190.

What rate of interest is paid by borrowing member? 5 1-5 per cent.

Is your admission or membership fee per share or per member? Per member. How much? 50 cents.

Total amount of admission fees paid by new members during year: None.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? No.

State total operating expenses for the year: \$1,219.13.

How many foreclosures did you have in 1895? Three.

Officers.	Names.	Post-office address.
<i>President</i>	DOLPHUS S. BARBER...	Sunday Herald Pub. Co.
<i>Secretary</i>	ISAAC DE MALLIE.....	11 State street.
<i>Treasurer</i>	ABRAM MENLENDYKE...	13 Upton park.
<i>Attorneys</i>	FANNING & WILLIAMS...	909 Wilder Building.

EIGHTH WARD PERMANENT LOAN ASSOCIATION.

No. 192 West Avenue, Rochester, N. Y.

[Organized under Laws of 1851. Commenced business 1885.]

ASSETS.

Loans on bond and mortgage (face value).....	\$75,375 00
Real estate (foreclosure).....	8,942 29
Cash on hand and in bank.....	192 99
	<hr/>
	\$84,510 28
	<hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$59,612 14
Due shareholders, earnings credited.....	16,597 21
Undivided earnings.....	8,300 93
	<hr/>
	\$84,510 28
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$340 38
Subscriptions on shares (installment).....	12,159 05
Mortgages redeemed.....	15,750 00
Interest received.....	4,214 38
Fines received.....	77 42
Real estate.....	1,128 47
Insurance premium.....	7 00
	<hr/>
	\$33,676 70
	<hr/> <hr/>

DISBURSEMENTS.

Paid on withdrawals, dues.....	\$25,388 73
Paid on withdrawals, dividends.....	6,170 93
Salaries.	586 00
Advertising and printing.....	30 00
Rent.....	62 50
Real estate.....	1,151 52
Banking department.....	42 08
Moving expenses, etc.....	12 10
Sundries.	4 85
Examining committee.....	12 00
Insurance premium.....	7 00
Profit and loss.....	16 00
Cash on hand.....	192 99
	<hr/>
	\$33,676 70
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest.....	\$4,654 72
Fines.	76 80
Transfer fees.....	1 50
	<hr/>
	\$4,733 02
	<hr/> <hr/>

Cr.

Dividends on stock.....	\$3,404 59
Expenses.	749 53
Profit and loss.....	16 00
Balance.....	562 90
	<hr/>
	\$4,733 02
	<hr/>

15

Is the plan of your association permanent, serial or terminating?

Permanent.

What is the par value of stock per share (matured)? \$250.

Are your installment payments weekly or monthly; what amount per share? Weekly; 25 cents.

How many shares were issued during the year 1895? None.
How many shares were withdrawn during the year? 264.

How many borrowing members have you? 58. Give total number of shares now held by them: 296 $\frac{1}{2}$.

How many non-borrowing members have you? 88. Give total number of shares now held by them: 414 $\frac{1}{2}$.

How many female shareholders? 65. How many shares now held by them? 295.

What rate of interest is paid by borrowing member? 25 cents per share, weekly.

Is your admission or membership fee per share or per member? Per member. How much? 25 cents.

Total amount of admission fees paid by new members during year: None.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? No.

State total operating expenses for the year: \$749.53.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	THOMAS SALTER.....	52 Frost avenue.
<i>Secretary</i>	JOSEPH JIFF.....	145 Clifton street.
<i>Treasurer</i>	JOSEPH JIFF.....	145 Clifton street.
<i>Attorney</i>	THOMAS D. WILKIN.....	313 Powers Building.

EIGHTH WARD STANDARD LOAN ASSOCIATION.

No. 195 Jefferson Avenue, Rochester, N. Y.

[Organized under Laws of 1851. Commenced business 1889.]

ASSETS.

Loans on bond and mortgage (face value).....	\$39,445 00
Cash on hand and in bank.....	26 75
Insurance and taxes advanced.....	160 95
	<hr/>
	\$39,632 70
	<hr/> <hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$31,900 10
Due shareholders, earnings credited	5,361 59
Undivided earnings	2,371 01
Unpaid withdrawals filed.....	\$13,329 04
	<hr/>
	\$39,632 70
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$0 39
Subscriptions on shares (installment).....	413 96
Mortgages redeemed	10,469 88
Interest received	2,026 40
Fines received	33 17
Initiation, entrance or membership fees.....	10 25
	<hr/>
	\$12,954 05
	<hr/> <hr/>

DISBURSEMENTS.

Paid on withdrawals, dues	\$5,850 54
Salaries	291 00
Advertising and printing	1 75
Rent	78 00
Other disbursements	32 44
Transferred from free shares to loans repaid.....	6,658 77
Insurance advanced	14 80
Cash on hand	26 75
	<hr/>
	\$12,954 05
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest.	\$2,026 40
Fines	33 17
Transfer fees	10 00
Pass-books and initiation, membership or share fee. .	25
	<hr/>
	\$2,069 82
	<hr/>

Cr.

Dividends on stock	\$1,408 92
Expenses	403 19
	<hr/>
	\$1,812 11
	<hr/>

Is the plan of your association permanent, serial or terminating? Permanent.

What is the par value of stock per share (matured)? \$115.

Are your installment payments weekly or monthly; what amount per share? Weekly; 10 cents.

How many shares were issued during the year 1895? 5. How many shares were withdrawn during the year? 242.

How many borrowing members have you? 19. Give total number of shares now held by them: 343.

How many non-borrowing members have you? 83. Give total number of shares now held by them: 973.

How many female shareholders? 31. How many shares now held by them? 383.

What rate of interest is paid by borrowing member? 10 cents per share per week.

Is your admission or membership fee per share or per member? Per member. How much? 25 cents.

Total amount of admission fees paid by new members during year: 25 cents.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? No.

State total operating expenses for the year: \$403.19.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	WILLIAM ROSENGREEN	Rochester, N. Y.
<i>Secretary</i>	J. J. QUIRK	Rochester, N. Y.
<i>Treasurer</i>	B. V. LOGAN	Rochester, N. Y.
<i>Attorney</i>	JOHN M. MURPHY	Rochester, N. Y.

ENTERPRISE PERMANENT SAVINGS AND LOAN ASSOCIATION.

No. 39 State Street, Rochester, N. Y.

[Organized under Laws of 1851. Commenced business 1889.]

ASSETS.

Loans on bond and mortgage (face value)	\$92,505 00
Real estate (foreclosure)	5,301 41
Cash on hand and in bank	868 87
Furniture and fixtures	175 28
Taxes and insurance paid and charged to borrowers.	728 31
	<hr/>
	\$99,578 87
	<hr/>

LIABILITIES.

Due shareholders, due installments paid	\$88,418 58
Undivided earnings	11,160 29
	<hr/>
	\$99,578 87
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895	\$244 03
Subscriptions on shares (installment)	6,471 29
Mortgages redeemed	15,412 94
Interest received	5,342 66
Fines received	260 86
Initiation, entrance or membership fees	1 25
	<hr/>
	\$27,733 03
	<hr/>

DISBURSEMENTS.

Paid on withdrawals, dues	\$18,103 31
Paid on withdrawals, dividends	5,011 34
Salaries	532 00
Advertising and printing	36 05
Interest on paid-up stock.....	661 50
Legal expenses, foreclosures, etc.....	263 91
Dividends in cash.....	1,471 10
Banking department	40 73
Taxes, insurance, etc., paid	728 31
Sundries	15 91
Cash on hand	868 87
	<hr/>
	\$27,733 03
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest	\$5,342 66
Fines	260 86
Transfer fees	1 25
Interest transferred from paid-up stock to credit of profit and loss.....	153 84
	<hr/>
	\$5,758 61
	<hr/> <hr/>

Cr.

Dividends on stock	\$3,416 18
Interest on paid-up stock.....	661 50
Expenses	624 60
Interest on withdrawals.....	689 35
	<hr/>
	\$5,391 72
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$105.

Are your installment payments weekly or monthly; what
amount per share? Weekly; 10 cents.

How many shares were issued during the year 1895? 2. How many shares were withdrawn during the year? 1,003.

How many borrowing members have you? 48. Give total number of shares now held by them: 881.

How many non-borrowing members have you? 88. Give total number of shares now held by them: 1,869.

How many female shareholders? 49. How many shares now held by them? 1,154.

What rate of interest is paid by borrowing member? 10 cents per share each week.

Is your admission or membership fee per share or per member? Per member. How much? 25 cents.

Total amount of admission fees paid by new members during year: 25 cents.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? No.

State total operating expenses for the year: \$624.69.

How many foreclosures did you have in 1895? Four.

Officers.	Names.	Post-office address.
<i>President</i>	DANIEL B. MURPHY	122 East Main street.
<i>Secretary</i>	EDWARD O'GRADY	39 State street.
<i>Treasurer</i>	OSWALD J. BRYAN	96 West Main street.
<i>Attorney</i>	JAMES M. E. O'GRADY	39 State street.

EQUITABLE CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.

No. 68 German Insurance Building, West Main Street, Rochester, N. Y.

[Organized under Laws of 1894. Has not commenced business.]

Officers.	Names.	Post-office address.
<i>President</i> . . . . .	.....	.....
<i>Secretary</i>	HEBER EATON	15 Thomas park.
<i>Treasurer</i>	JAMES E. CHASE	20 Wellington avenue.
<i>Attorney</i>	GEO. A. BENTON	37 Hawthorn street.

EXPRESSMEN'S PERMANENT SAVINGS AND LOAN ASSOCIATION.

Rochester, N. Y.

[Organized under Laws of 1851. Commenced business 1888.]

ASSETS.

Loans on bond and mortgage (face value).....	\$10,800 00
Loans on other securities.....	100 00
Real estate (foreclosure).....	3,364 34
Cash on hand and in bank.....	1,465 96
	<hr/>
	\$15,730 30
	<hr/> <hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$12,382 44
Due shareholders, earnings credited.....	2,223 85
Surplus.....	1,124 01
	<hr/>
	\$15,730 30
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$1,350 88
Subscriptions on shares (installment).....	12,330 65
Interest received.....	843 00
Fines received.....	65 66
Initiation, entrance or membership fees.....	50
Rent.....	101 00
	<hr/>
	\$14,691 69
	<hr/> <hr/>

DISBURSEMENTS.

Paid on withdrawals, dues and dividends.....	\$12,369 48
Salaries.....	572 00
Taxes and insurance on real estate.....	98 05
Bond premiums.....	33 75
Banking department.....	18 83
Gas.....	1 74
Foreclosure expenses.....	131 88
Cash on hand.....	1,465 96
	<hr/>
	\$14,691 69
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest.	\$843 00
Fines.	65 66
Pass-books and initiation, membership or share fee,	50
Rent.	101 00
Surplus January 1, 1895.	970 10

\$1,980 26

Cr.

Expenses.	\$856 25
Surplus.	1,124 01

\$1,980 26

Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$100.

Are your installment payments weekly or monthly; what amount per share? Weekly; 10 cents.

How many shares were issued during the year 1895? 5. How many shares were withdrawn during the year? 405.

How many borrowing members have you? 11. Give total number of shares now held by them: 100.

How many non-borrowing members have you? 34. Give total number of shares now held by them? 857.

How many female shareholders? 7. How many shares now held by them? 45.

What rate of interest is paid by borrowing member? 10 cents per week per share.

Is your admission or membership fee per share or per member? Per share. How much? 10 cents.

Total amount of admission fees paid by new members during year: 50 cents.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? No.

State total operating expenses for the year: \$626.32.

How many foreclosures did you have in 1895? One.

Officers.	Names.	Post-office address.
<i>President</i>	CHAS. P. SIMPSON	103 State street.
<i>Secretary</i>	A. B. WILLIAMS	103 State street.
<i>Treasurer</i>	A. W. WARD	103 State street.
<i>Attorney</i>	E. W. MAURER	E. & B. Building.

NOTE.—This association is liquidating.

FAIRPORT PERMANENT LOAN ASSOCIATION.

Fairport, N. Y.

[Organized under Laws of 1851. Commenced business 1888.]

ASSETS.

Loans on bond and mortgage (face value)	\$12,500 00
Cash on hand and in bank	374 82
Furniture and fixtures	75 00
Installments due and unpaid	28 86
	<hr/>
	\$12,978 68
	<hr/>

LIABILITIES.

Due shareholders, due installments paid	\$8,899 58
Due shareholders, installments paid in advance	1,505 79
Due shareholders, earnings credited	1,657 64
Undivided earnings	811 81
Inventory	75 00
Installments due and unpaid	28 86
	<hr/>
	\$12,978 68
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895	\$89 27
Subscriptions on shares (installment)	1,964 43
Mortgages redeemed	1,332 68
Premiums received	24 08
Interest received	648 20

Fines received.....	\$38 81
Initiation, entrance or membership fees.....	4 60
Transfer fees	1 50
	<hr/>
	\$4,103 57
	<hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$800 00
Paid on withdrawals, dues.....	2,463 07
Paid on withdrawals, dividends.....	350 74
Salaries	100 00
Banking department	14 94
Cash on hand	374 82
	<hr/>
	\$4,103 57
	<hr/>

EARNINGS ACCOUNT.

Dr.

Interest	\$648 20
Premium	24 08
Fines	38 81
Transfer fees	1 50
Pass-books and initiation, membership or share fee..	4 60
Dividends forfeited	28 80
Transfer fee deducted from ledger account.....	50
Surplus December 27, 1894.....	766 15
	<hr/>
	\$1,512 64
	<hr/>

Cr.

Dividends on stock	\$585 89
President's salary	25 00
Secretary's salary	75 00
Banking department	14 94
Surplus	811 81
	<hr/>
	\$1,512 64
	<hr/>

Is the plan of your association permanent, serial or terminating? Permanent.

What is the par value of stock per share (matured)? \$100.

Are your installment payments weekly or monthly; what amount per share? Weekly; 10 and 25 cents.

How many shares were issued during the year 1895? 46. How many shares were withdrawn during the year? 75.

How many borrowing members have you? 17. Give total number of shares now held by them: 133.

How many non-borrowing members have you? 62. Give total number of shares now held by them: 188.

How many female shareholders? 35. How many shares now held by them? 125.

What rate of interest is paid by borrowing member? 10 cents per share, weekly.

Is your admission of membership fee per share or per member? Per share. How much? 10 cents.

Total amount of admission fees paid by new members during year: \$4.50; to association.

What premium plan do you follow: installment or gross or premium interest? Premium interest.

Have you an expense fund? No.

State total operating expenses for the year: \$114.94.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i> ..	EDWIN PALMER....	Fairport, N. Y.
<i>Secretary</i> ..	GEORGE CLARK....	119 Clifton st., Rochester, N. Y.
<i>Treasurer</i> ..	LEVI J. DE LAND..	Fairport, N. Y.
<i>Attorney</i> ...	E. J. FISK.....	Fairport, N. Y.

FIFTH WARD PERMANENT SAVINGS AND LOAN ASSOCIATION.

Rochester, N. Y.

[Organized under Laws of 1851. Commenced business 1886.]

ASSETS.

Loans on bond and mortgage (face value).....	\$14,600 00
Real estate (foreclosure).....	5,259 18
Cash on hand and in bank.....	280 40
	<hr/>
	\$20,139 58
	<hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$14,769 60
Due shareholders, earnings credited	4,670 90
Undivided earnings	699 08
	<hr/>
	\$20,139 58
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$99 42
Subscriptions on shares (installment).....	1,636 26
Interest received.....	775 90
Fines received	10 10
	<hr/>
	\$2,521 68
	<hr/> <hr/>

DISBURSEMENTS.

Paid on withdrawals, dues.....	\$1,937 07
Paid on withdrawals, dividends	52 05
Salaries	208 50
Rent	26 00
Banking department	17 66
Cash on hand	280 40
	<hr/>
	\$2,521 68
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest	\$775 90
Fines.....	10 10
From surplus and undivided earnings	117 46
	<hr/>
	\$903 46
	<hr/> <hr/>

Cr.

Dividends on stock	\$651 30
Salaries	208 50
Rent	26 00
Banking department	17 66
	<hr/>
	\$903 46
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$100.

Are your installment payments weekly or monthly; what amount per share? Weekly; 10 cents.

How many shares were issued during the year 1895? 1. How many shares were withdrawn during the year? 52.

How many borrowing members have you? 9. Give total number of shares now held by them: 146.

How many non-borrowing members have you? 17. Give total number of shares now held by them: 74.

How many female shareholders? 6. How many shares now held by them? 69.

What rate of interest is paid by borrowing member? 5 1-5 per cent.

Is your admission or membership fee per share or per member? Per share. How much? 10 cents.

Total amount of admission fees paid by new members during year: 10 cents; to association.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? No.

State total operating expenses for the year: \$252.16.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	GUSTAVE W. KRAPP...	Lowell street.
<i>Secretary</i>	WILLIAM S. BEARD....	2 Hudson park.
<i>Attorney</i>	C. C. WERNER.....	German Ins. Building.

FLOWER CITY CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.

Rochester, N. Y.

[Organized under Laws of 1887. Commenced business 1888.]

ASSETS.

Loans on bond and mortgage (face value).....	\$17,009 80
Real estate (foreclosure)	6,800 00

Cash on hand and in bank.....	\$625 10
Furniture and fixtures	50 00
Ludolph note.	75 00
	<hr/>
	\$24,559 90
	<hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$16,168 30
Due shareholders, earnings credited.....	4,828 16
Undivided earnings	3,563 44
Unpaid withdrawals filed.....	\$854 58
	<hr/>
	\$24,559 90
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$2,638 72
Subscriptions on shares (installment).....	1,551 42
Mortgages redeemed	15,400 57
Interest received	1,401 83
Fines received	60 41
Payment on real estate.....	300 00
Rent	274 00
Dividend returned	44
Cash over	10 59
	<hr/>
	\$21,637 98
	<hr/>

DISBURSEMENTS.

Paid on withdrawals, dues.....	\$14,644 27
Paid on withdrawals, dividends.....	4,397 33
Salaries	248 00
Rent	52 00
Banking department	42 15
Sundries	10 67
Attorney fees	12 00
Real estate expenses, taxes, foreclosure, etc.....	1,600 53
Interest on dividends held.....	5 93
Cash on hand	625 10
	<hr/>
	\$21,637 98
	<hr/>

EARNINGS ACCOUNT.

Dr.

Interest	\$1,401 83
Fines	60 41
	<hr/>
	\$1,462 24
	<hr/> <hr/>

Cr.

Dividends on stock	\$893 87
Interest on dividends held	5 93
Expenses	364 82
	<hr/>
	\$1,264 62
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating? Serial.

What is the par value of stock per share (matured)? \$200.

Are your installment payments weekly or monthly; what amount per share? Weekly; 25 cents.

How many shares were issued during the year 1895? None.
How many shares were withdrawn during the year? 185 $\frac{1}{4}$.

How many borrowing members have you? 14. Give total number of shares now held by them: 74 $\frac{3}{4}$.

How many non-borrowing members have you? 35. Give total number of shares now held by them: 103.

How many female shareholders? 14. How many shares now held by them? 50.

What rate of interest is paid by borrowing member? 5 1-5 per cent.

Is your admission or membership fee per share or per member? Per share. How much? 25 cents.

Total amount of admission fees paid by new members during year: None.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? No.

State total operating expenses for the year: \$364.82.

How many foreclosures did you have in 1895? Three.

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Officers.	Names.	Post-office address.
<i>President</i>	JOHN W. TAYLOR	Front street.
<i>Secretary</i>	JOHN T. SAGE	78 West Main street.
<i>Treasurer</i>	GEO. M. SWEET	108 Wilder Building.
<i>Attorney</i>	REED & SHUTT	Wilder Building.

FOURTEENTH WARD DIME PERMANENT SAVINGS AND LOAN ASSOCIATION.

No. 243 North Street, Rochester, N. Y.

[Organized under Laws of 1851. Commenced business 1887.]

ASSETS.

Loans on bond and mortgage (face value)	\$18,900 00
Cash on hand and in bank	412 28
Furniture and fixtures	50 00
	<hr/>
	\$19,362 28
	<hr/> <hr/>

LIABILITIES.

Due shareholders, due installments paid	\$13,046 49
Due shareholders, earnings credited	2,769 06
Undivided earnings	1,746 73
Paid-up stock	1,800 00
Unpaid withdrawals filed	\$1,825 01
	<hr/> <hr/>
	\$19,362 28
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895	\$163 05
Subscriptions on shares (installment)	325 50
Mortgages redeemed	3,199 92
Interest received	1,084 30
Fines received	18 76
Initiation, entrance or membership fees	4 00
	<hr/>
	\$4,795 53
	<hr/> <hr/>

DISBURSEMENTS.

Paid on withdrawals, dues.....	\$3,308 76
Paid on withdrawals, dividends.....	553 75
Salaries.....	360 75
Advertising and printing.....	7 00
Rent.....	39 00
Dividends on paid-up stock.....	72 00
Finance committee.....	12 00
Banking department.....	17 99
Insurance paid.....	6 50
Furniture.....	5 50
Cash on hand.....	412 28
	<hr/>
	\$4,795 53
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest.....	\$1,084 30
Fines.....	18 76
Transfer fees.....	4 00
	<hr/>
	\$1,107 06
	<hr/> <hr/>

Cr.

Dividends on stock.....	\$586 32
Expenses.....	520 74
	<hr/>
	\$1,107 06
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Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$100.

Are your installment payments weekly or monthly; what amount per share? Weekly; 10 cents.

How many shares were issued during the year 1895? None.
How many shares were withdrawn during the year? 54.

How many borrowing members have you? 10. Give total number of shares now held by them: 189.

How many non-borrowing members have you? 13. Give total number of shares now held by them: 130.

How many female shareholders? 7. How many shares now held by them? 119.

What rate of interest is paid by borrowing member? 5 1-5 per cent.

Is your admission or membership fee per share or per member? Per share. How much? 10 cents.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? No.

State total operating expenses for the year: \$520.74.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	GEO. M. NOETH.....	580 North St. Paul street.
<i>Secretary</i>	A. C. WEBBER.....	68 Emerson street.
<i>Treasurer</i>	WM. C. BROWN.....	17 Richard street.
<i>Attorney</i>	CHAS. H. WILTSIE...	25 Trust Building.

FRANKLIN DIME PERMANENT LOAN ASSOCIATION.

No. 46 Herman Street, Rochester, N. Y.

[Organized under Laws of 1851. Commenced business 1887.]

ASSETS.

Loans on bond and mortgage (face value).....	\$5,900 00
Cash on hand and in bank	24 63
Furniture and fixtures	100 00
	<hr/>
	\$6,024 63
	<hr/> <hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$4,752 80
Due shareholders, earnings credited	1,071 41
Undivided earnings	
Fixtures liable to surplus.....	100 00
	<hr/>
	\$6,024 63
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$29 28
Subscriptions on shares (installment).....	756 20
Mortgages redeemed	1,102 25
Interest received.....	315 30
Initiation, entrance or membership fees.....	12 00
	<hr/>
	\$2,215 03
	<hr/> <hr/>

DISBURSEMENTS.

Paid on withdrawals, dues.....	\$1,825 60
Paid on withdrawals, dividends	193 45
Salaries	147 05
Rent	10 00
Banking department	14 30
Cash on hand	24 63
	<hr/>
	\$2,215 03
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest	\$315 30
Transfer fees	11 00.
Pass-books and initiation, membership or share fee..	1 00
	<hr/>
	\$327 30
	<hr/> <hr/>

Cr.

Dividends on stock	\$208 00
Expenses	171 35
	<hr/>
	\$379 35
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$100.

Are your installment payments weekly or monthly; what
amount per share? Weekly; 10 cents.

How many shares were issued during the year 1895? 10. How many shares were withdrawn during the year? 370.

How many borrowing members have you? 4. Give total number of shares now held by them: 67.

How many non-borrowing members have you? 22. Give total number of shares now held by them: 155.

How many female shareholders? 5. How many shares now held by them? 35.

What rate of interest is paid by borrowing member? 10 cents per share per week (5 1-5 per cent.).

Is your admission or membership fee per share or per member? Per share. How much? 10 cents.

Total amount of admission fees paid by new members during year: \$1.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? No.

State total operating expenses for the year: \$171.35.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	CHAS. PEHL.....	365 Clifford street.
<i>Secretary</i>	J. M. RANFEISEN.....	15 Hudson park.
<i>Treasurer</i>	WM. S. BEARD.....	2 Hudson park.

GENESEE FALLS PERMANENT SAVINGS AND LOAN ASSOCIATION.

No. 270 North Clinton Street, Rochester, N. Y.

[Organized under Laws of 1851. Commenced business 1887.]

ASSETS.

Loans on bond and mortgage (face value).....	\$164,400 00
Real estate (foreclosure).....	24,500 00
Cash on hand and in bank.....	482 47
Furniture and fixtures.....	100 00
	<hr/>
	\$189,482 47
	<hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$75,579 73
Due shareholders, earnings credited.....	17,313 04
Paid-up stock.....	82,500 00
Cash dividends, paid-up stock	1,237 50
Overdraft (withdrawals unpaid) includes \$482.47 cash on hand.....	4,491 75
Reserve fund.....	6,882 98
Surplus on real estate.....	1,477 47
	<hr/>
	\$189,482 47
	<hr/> <hr/>

RECEIPTS.

Subscriptions on shares (installment).....	\$42,717 81
Interest received.....	9,885 80
Fines received.....	381 03
Initiation, entrance or membership fees.....	1 60
Rent.	1,128 10
Taxes, premiums on insurance, etc., repaid credited to earnings.....	108 27
All other receipts credited to surplus on real estate.	113 05
Overdraft to balance (including cash on hand, \$482.47).	4,491 75
	<hr/>
	\$58,827 41
	<hr/> <hr/>

DISBURSEMENTS.

Paid on withdrawals, dues.....	\$4,112 30
Paid on withdrawals, dividends.....	1,414 50
Salaries.....	973 25
Rent.....	60 00
Cash dividends, paid-up stock.....	4,783 50
Overdraft last year.....	45,079 56
Taxes, repairs, foreclosure costs, etc.....	1,921 83
Cash on hand.....	482 47
	<hr/>
	\$58,827 41
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest.	\$9,885 80
Fines.	381 03
Pass-books and initiation, membership or share fee. .	1 60
Rent.	1,128 10
Surplus last year.	50 10
Drawn from reserve fund.	891 42
Foreclosure costs, premium on insurance, taxes, etc., refunded.	108 27
	<hr/>
	\$12,446 32
	<hr/> <hr/>

Cr.

Dividends on stock.	\$4,532 30
Expenses.	2,955 08
Cash dividends, paid-up stock.	4,873 50
Amount credited to reserve fund.	85 44
	<hr/>
	\$12,446 32
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$100.

Are your installment payments weekly or monthly; what
amount per share? Weekly; 10 cents.

How many shares were issued during the year 1895? 16. How
many shares were withdrawn during the year? 752.

How many borrowing members have you? 78. Give total
number of shares now held by them: 1,644.

How many non-borrowing members have you? 90. Give total
number of shares now held by them: 1,272.

What rate of interest is paid by borrowing member? 5 1-5
per cent.

Is your admission or membership fee per share or per member?
Per share. How much? 10 cents.

Total amount of admission fees paid by new members during
year: \$1.60; to association.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? No.

State total operating expenses for the year: \$2,955.08.

How many foreclosures did you have in 1895? Six.

Officers.	Names.	Post-office address.
<i>President</i>	GEORGE W. JOHNS.	Rochester, N. Y.
<i>Secretary</i>	H. NELSON PECK.	303 E. & B. Building.
<i>Treasurer</i>	EMETT W. PARKHILL.	Rochester, N. Y.
<i>Attorney</i>	ALVIN BLOCK.	Rochester, N. Y.

GENESEE NATIONAL SAVINGS AND LOAN ASSOCIATION.

Rochester, N. Y.

[Organized under Laws of 1851. Commenced business 1891.]

ASSETS.

Loans on bond and mortgage (face value)	\$279,652 70
Loans on other securities	6,636 00
Real estate (foreclosure)	23,998 65
Cash on hand and in bank	15,551 33
Furniture and fixtures	888 68
Judgments	7,115 68
Interest due and unpaid	2,257 17
Premium due and unpaid	2,643 35
Fines due and unpaid	669 50
Suspense account	155 56
Advanced to expense fund	2,937 29
	<hr/>
	\$342,505 91
	<hr/>

LIABILITIES.

Due shareholders, due installments paid	\$157,749 57
Due shareholders, installments paid in advance	4,320 00
Undivided earnings	50,529 26
Paid-up stock	129,907 08
	<hr/>
	\$342,505 91
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$16,097 91
Subscriptions on shares (installment).....	79,573 28
Subscriptions on shares (single-payment).....	92,285 00
Money borrowed from directors.....	15,456 14
Mortgages redeemed.....	65,900 00
Other loans redeemed.....	4,001 00
Premiums received.....	16,518 60
Interest received.....	14,342 84
Fines received.....	894 02
Cancellation fees.....	4,013 95
Transfer fees.....	66 75
Attorney's fees.....	763 00
Rent.....	281 82
Suspense account.....	482 36
Judgments.....	8,407 63
Ten cents per share per month deducted from install- ments.....	17,029 90
	<hr/>
	\$336,114 20

DISBURSEMENTS.

Loaned on mortgage.....	\$152,202 70
Loaned on other securities.....	6,384 00
Paid on withdrawals, dues.....	41,789 77
Paid on withdrawals, interest.....	12,921 60
Salaries.....	8,298 63
Advertising and printing.....	754 63
Rent.....	663 00
Sundries, \$1,490.88; office, \$427.10.....	1,917 98
Single-payment stock.....	46,185 00
Directors repaid.....	16,600 00
Advances to agents.....	5,695 18
Commission to agents.....	1,875 49
Real estate.....	16,735 64
Judgments.....	8,198 74
Furniture and fixtures.....	37 50
Suspense account.....	303 01
Cash on hand.....	15,551 33
	<hr/>
	\$336,114 20

EARNINGS ACCOUNT.

Dr.

Interest	\$14,342 84
Premium	16,518 60
Fines	894 02
Transfer fees	66 75
Cancellation fees.	4,013 95
Attorney's fees	763 00
Expense fund deductions	17,029 90
Rent	281 82
Forfeited installments	278 29
	<hr/>
	\$54,189 17
	<hr/>

Cr.

Interest on stock	\$3,332 04
Interest on single-payment stock.	9,589 56
Expenses	13,509 73
Advances to agents	5,695 18
Balance	22,062 66
	<hr/>
	\$54,189 17
	<hr/>

Is the plan of your association permanent, serial or terminating? Serial.

What is the par value of stock per share (matured)? \$100.

Are your installment payments weekly or monthly; what amount per share? Monthly; 25, 30, 60 cents, \$1.20.

How many shares were issued during the year 1895? 9,047.

How many shares were withdrawn during the year? 6,490.

How many borrowing members have you? 334. Give total number of shares now held by them: 4,497.

How many non-borrowing members have you? 2,289. Give total number of shares now held by them: 14,957.

How many female shareholders? Can not tell.

What rate of interest is paid by borrowing member? 6 per cent.

Is your admission or membership fee per share or per member? None.

What premium plan do you follow: installment or gross or premium interest? Installment.

Have you an expense fund? Yes. Of what does it consist? 10 cents per share per month on 60 cent and \$1.20 stock; 5 cents per share per month on 25 and 30 cent stock. Give total amount of expense fund received during year: \$21,806.85. Give balance on hand of expense fund December 31, 1895: Overdrawn.

State total operating expenses for the year: \$19,204.91.

How many foreclosures did you have in 1895? Six.

Officers.	Names.	Post-office address.
<i>President</i>	S. N. GALLUP.....	Macedon, N. Y.
<i>Secretary</i>	E. L. HAWLEY.....	Rochester, N. Y.
<i>Treasurer</i>	ELI H. GALLUP.....	Macedon, N. Y.
<i>Attorney</i>	C. M. ALLEN.....	Rochester, N. Y.

GERMANIA PERMANENT SAVINGS AND LOAN ASSOCIATION.

No. 701 North Clinton Street, Rochester, N. Y.

[Organized under Laws of 1851. Commenced business 1885.]

ASSETS.

Loans on bond and mortgage (face value).....	\$15,700 00
Cash on hand and in bank.....	11 82
Furniture and fixtures.....	90 00
	<hr/>
	\$15,801 82
	<hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$12,345 60
Due shareholders, earnings credited.....	2,530 00
Undivided earnings.....	926 22
	<hr/>
	\$15,801 82
	<hr/>

RECEIPTS.

Subscriptions on shares (installment).....	\$9,691 22
Interest received.....	1,152 00
Fines received.....	55 90
Initiation, entrance or membership fees.....	1 00
	<hr/>
	\$10,900 12
	<hr/>

DISBURSEMENTS.

Paid on withdrawals, dues and dividends.....	\$10,630 48
Salaries	178 00
Rent	10 00
Banking department.....	23 14
Insurance	32 80
Treasury overdrawn, January 1, 1895.....	13 88
Cash on hand.....	11 82
	<hr/>
	\$10,900 12
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest	\$1,152 00
Fines	55 90
Pass-books and initiation, membership or share fee..	1 00
	<hr/>
	\$1,208 90
	<hr/> <hr/>

Cr.

Dividends on stock.....	\$525 65
Expenses	243 94
Treasury overdrawn, January 1, 1895.....	13 88
Interest not divided, or surplus.....	413 61
Cash on hand January 1, 1896.....	11 82
	<hr/>
	\$1,208 90
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating? Permanent.

What is the par value of stock per share (matured)? \$100.

Are your installment payments weekly or monthly; what amount per share? Weekly; 25 cents and 10 cents.

How many shares were issued during the year 1895? 4. How many shares were withdrawn during the year? 397.

How many borrowing members have you? 12. Give total number of shares now held by them: 157.

How many non-borrowing members have you? 3. Give total number of shares now held by them: 14.

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How many female shareholders? 2. How many shares now held by them? 15.

What rate of interest is paid by borrowing member? 5 1-5 per cent.

Is your admission or membership fee per share or per member? Per share. How much? 25 cents.

Total amount of admission fees paid by new members during year: \$1.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? No.

State total operating expenses for the year: \$243.94.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	JOHN RIEDESEL	701 North Clinton street.
<i>Secretary</i>	FRED. W. EIKART.	7 Elizabeth place.
<i>Treasurer</i>	PAUL STAHLBRODT	8 Sheridan park.
<i>Attorney</i>	C. C. WERNER.	German Ins. Building.

NOTE.—This report was corrected after table was published. By neglect of secretary incorrect report was tabulated.

GLENWOOD PERMANENT SAVINGS AND LOAN ASSOCIATION.

Rochester, N. Y.

[Organized under Laws of 1851. Commenced business 1887.]

ASSETS.

Loans on bond and mortgage (face value)	\$2,571 70
Cash on hand and in bank	657 17
	<hr/>
	\$3,228 87
	<hr/>

LIABILITIES.

Due shareholders, due installments paid	\$1,947 00
Due shareholders, earnings credited	15 45
Undivided earnings	1,266 42
	<hr/>
	\$3,228 87
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895	\$905 31
Subscriptions on shares (installment)	244 35

Mortgages redeemed.....	\$10,944 15
Interest received	905 20
From furniture sold.....	5 00
	<hr/>
	\$13,004 01
	<hr/>

DISBURSEMENTS.

Paid on withdrawals, dues	\$11,119 40
Paid on withdrawals, dividends.....	979 77
Salaries	175 50
Banking department	24 95
Discharging mortgages, searches, etc.....	47 22
Cash on hand	657 17
	<hr/>
	\$13,004 01
	<hr/>

EARNINGS ACCOUNT.

Dr.

Interest	\$905 20
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Cr.

Dividends on stock.....	\$362 27
Expenses.	247 67
	<hr/>
	\$609 94
	<hr/>

Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$105.

Are your installment payments weekly or monthly; what
amount per share? Weekly; 25 cents.

How many shares were issued during the year 1895? None.
How many shares were withdrawn during the year? 205.

How many borrowing members have you? 2. Give total num-
ber of shares now held by them: 34.

How many non-borrowing members have you? 11. Give total
number of shares now held by them: 46.

How many female shareholders? 4. How many shares now
held by them? 20.

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What rate of interest is paid by borrowing member? 10 cents per week on each share.

Is your admission or membership fee per share or per member? Per member. How much? 25 cents.

Total amount of admission fees paid by new members during year: None.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? No.

State total operating expenses for the year: \$247.67.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	CHAS. F. CRANDALL...	E. & B. Building.
<i>Secretary</i>	MARSDEN B. FOX.....	176 North Water street.
<i>Treasurer</i>	H. J. ZOLLER.....	Rochester Savings Bank.
<i>Attorney</i>	CHAS. H. WILTSIE ...	24 Trust Building.

NOTE.— This association closed since filing its report.

GOODMAN STREET DIME SAVING AND LOAN ASSOCIATION.*

No. 417 Chamber of Commerce Building, Rochester, N. Y.

[Organized under Laws of 1851. Commenced business 1888.]

ASSETS.

Loans on bond and mortgage (face value)	\$59,500 00
Cash on hand and in bank	471 94
Furniture and fixtures	19 45
	<hr/>
	\$59,991 39
	<hr/> <hr/>

LIABILITIES.

Due shareholders, due installments paid	\$22,786 51
Due shareholders, installments paid in advance	23,304 53
Due shareholders, earnings credited	8,485 32
Undivided earnings	5,415 03
Unpaid withdrawals filed	\$5,709 14
	<hr/> <hr/>
	\$59,991 39
	<hr/> <hr/>

* Name changed to American Homestead Saving and Loan Association.

RECEIPTS.

Cash on hand January 1, 1895.....	\$454 80
Subscriptions on shares (installment).....	11,710 19
Interest received.....	3,673 30
Fines received.....	61 62
Transfer.....	1 00
Rent.....	93 75
Furniture.....	8 45
Examining property.....	1 50
Insurance.....	5 00
	<hr/>
	\$16,009 61
	<hr/>

DISBURSEMENTS.

Paid on withdrawals, dues.....	\$13,225 54
Paid on withdrawals, dividends.....	1,016 87
Salaries.....	489 50
Advertising and printing.....	10 66
Rent.....	252 50
Light.....	11 93
Banking department.....	36 40
Coal and moving office.....	33 74
Insurance.....	27 40
Taxes.....	242 30
New plan and books.....	159 30
Typewriter.....	7 53
Examining books, quarterly.....	24 00
Cash on hand.....	471 94
	<hr/>
	\$16,009 61
	<hr/>

EARNINGS ACCOUNT.

Dr.

Interest.....	\$3,673 30
Fines.....	61 62
Transfer fees.....	1 00
Rent.....	93 75
Furniture, etc.....	9 95
Balance undivided January 1, 1895.....	6,031 32
	<hr/>
	\$9,870 94
	<hr/>

<i>Cr.</i>	
Dividends on stock.....	\$3,230 35
Current expenses.	1,025 56
Permanent expenses.	200 00
Balance undivided.	5,415 03
	<hr/>
	\$9,870 94
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$100.
Are your installment payments weekly or monthly; what amount per share? Weekly; 10 cents.

How many shares were issued during the year 1895? None.
How many shares were withdrawn during the year? 301.

How many borrowing members have you? 29. Give total number of shares now held by them: 680.

How many non-borrowing members have you? 52. Give total number of shares now held by them: 598.

How many female shareholders? 28. How many shares now held by them? 302.

What rate of interest is paid by borrowing member? 5 1-5 per cent.

Is your admission or membership fee per share or per member? Per member. How much? 25 cents.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? No.
State total operating expenses for the year: \$1,025.56.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	S. S. BRAMAN.....	417 Chamber of Com. Bldg.
<i>Secretary</i>	E. C. PARKER.....	43 Exchange Building.
<i>Treasurer</i>	F. H. WILLIAMS...	Monroe avenue.
<i>Attorney</i>	M. MORRIS	Powers Building.

HERMAN PERMANENT SAVINGS AND LOAN ASSOCIATION.

Corner Campbell and Whitney Streets, Rochester, N. Y.

[Organized under Laws of 1851. Commenced business 1882.]

ASSETS.

Loans on bond and mortgage (face value).....	\$24,200 00
Real estate (foreclosure and purchase).....	6,500 00
Cash on hand and in bank.....	396 77
Furniture and fixtures.....	190 00
Installments due and unpaid.....	6 40
	<hr/>
	\$31,293 17
	<hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$17,613 48
Due shareholders, earnings credited.....	1,951 15
Undivided earnings.....	2,094 83
Stock certificates.....	9,633 71
Unpaid withdrawals filed.....	\$7,335 46
	<hr/>
	\$31,293 17
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$271 21
Subscriptions on shares (installment).....	4,281 34
Mortgages redeemed.....	1,795 49
Interest received.....	1,745 60
Fines received.....	16 35
Real estate sold.....	1,225 00
Rent received.....	190 50
	<hr/>
	\$9,525 49
	<hr/>

DISBURSEMENTS.

Paid on withdrawals, dues.....	\$7,143 31
Paid on withdrawals, dividends.....	677 40
Salaries.....	270 25
Advertising and printing.....	5 50

Rent.	\$25 00
Banking department.	32 89
Attorney fees.	145 23
Repairs on real estate.	446 33
Examining committee.	6 00
Collecting rent.	8 30
Paid for deeds of real estate.	100 00
Taxes.	244 51
Insurance.	24 00
Cash on hand.	396 77
	<hr/>
	\$9,525 49
	<hr/>

EARNINGS ACCOUNT.

Dr.

Interest.	\$1,745 60
Fines.	8 55
Transfer fees.	4 50
Profit on real estate.	78 00
Rent received.	190 00
	<hr/>
	\$2,026 65
	<hr/>

Cr.

Dividends on stock.	\$1,011 13
Expenses.	1,308 01
	<hr/>
	\$2,319 14
	<hr/>

Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$110.

Are your installment payments weekly or monthly; what amount per share? Weekly; 10 cents and 25 cents.

How many shares were issued during the year 1895? 6. How many shares were withdrawn during the year? 206.

How many borrowing members have you? 21. Give total number of shares now held by them: 249.

How many non-borrowing members have you? 10. Give total number of shares now held by them: 129.

How many female shareholders? 6. How many shares now held by them? 72.

What rate of interest is paid by borrowing member? 10 cents per share, weekly.

Is your admission or membership fee per share or per member? Per member. How much? 25 cents.

Total amount of admission fees paid by new members during year? None.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? No.

State total operating expenses for the year: \$1,308.01.

How many foreclosures did you have in 1895? Two.

Officers.	Names.	Post-office address.
<i>President</i> ..	HENRY A. MENSING..	226 Campbell street.
<i>Secretary</i> ..	THEO. W. MENSING..	202 Wilder street.
<i>Treasurer</i> ..	JOHN SEILER.....	Cor. Campbell and Whitney sts.
<i>Attorney</i> ...	WM. WOLZ.....	156 Wilder street.

HOME BANKING AND LOAN ASSOCIATION.

Rochester, N. Y.

[Organized under Laws of 1851. Commenced business 1886.]

ASSETS.

Loans on bond and mortgage (face value).....	\$29,000 00
Real estate.	2,120 05
Cash on hand and in bank.....	1,168 19
Furniture and fixtures	250 00
Sundry accounts	249 90
	<hr/>
	\$32,788 14
	<hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$9,913 43
Due shareholders, installments paid in advance....	2,637 38

Due shareholders, earnings credited.....	\$786 57
Paid-up stock	19,440 00
Surplus	10 76
	<hr/>
	\$32,788 14
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$1,944 21
Mortgages redeemed	8,215 92
Interest received	2,185 90
Real estate	57 00
	<hr/>
	\$12,403 03
	<hr/>

DISBURSEMENTS.

Loaned on real estate.....	\$948 16
Paid on withdrawals, dues.....	8,751 30
Salaries	223 00
Advertising and printing	3 43
Rent	52 00
Interest on paid-up stock.....	1,225 70
Banking department	31 25
Cash on hand	1,168 19
	<hr/>
	\$12,403 03
	<hr/>

EARNINGS ACCOUNT.

Dr.

Interest	\$2,185 90
Rents	43 50
	<hr/>
	\$2,229 40
	<hr/>

Cr.

Dividends on stock	\$689 22
Interest on paid-up stock	1,225 70
Expenses	309 68
Real estate	4 80
	<hr/>
	\$2,229 40
	<hr/>

Is the plan of your association permanent, serial or terminating? Permanent.

What is the par value of stock per share (matured)? \$200.

Are your installment payments weekly or monthly; what amount per share? Weekly; 25 cents.

How many shares were issued during the year 1895? None. How many shares were withdrawn during the year? 54.

How many borrowing members have you? 18. Give total number of shares now held by them: 146.

How many non-borrowing members have you? 25. Give total number of shares now held by them: 143.

How many female shareholders? 10. How many shares now held by them? 69.

What rate of interest is paid by borrowing member? 5 1-5 per cent.

Is your admission or membership fee per share or per member? Per share. How much? 25 cents.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? No.

State total operating expenses for the year: \$309.68.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	HENRY FLORACK	26 Helena street.
<i>Secretary</i>	A. BASTIAN	393 Hudson avenue.
<i>Treasurer</i>	H. J. VEITH	North Clinton street.
<i>Attorneys</i>	SULLIVAN & HAWKINS	Elwood Building.

HOMESTEAD LOAN ASSOCIATION.

Rochester, N. Y.

[Organized under Laws of 1851. Commenced business 1881.]

ASSETS.

Loans on bond and mortgage (face value)	\$263,235 00
Real estate (foreclosure)	20,433 40
Cash on hand and in bank	9,022 84
Furniture and fixtures	63 85
	<hr/>
	\$292,755 09

LIABILITIES.

Due shareholders, free shares, due installments paid,	\$70,952 85
Due shareholders, pledged shares, due installments paid.....	89,137 06
Due shareholders, free shares, earnings credited....	4,797 95
Due shareholders, pledged shares, earnings credited,	16,365 75
Undivided earnings.....	727 19
Matured and prepaid stock.....	108,990 00
Dividends on same.....	1,361 70
Expense fund.....	45 40
Forfeited dividends account.....	1 40
Land contracts account.....	375 79
Unpaid withdrawals filed.....	\$35,264 85
	<hr/>
	<hr/>
	\$292,755 09
	<hr/>
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$310 89
Subscriptions on shares (installment).....	99,987 96
Mortgages redeemed (including foreclosures, \$8,270),	144,810 00
Premiums received.....	430 00
Interest received.....	15,849 66
Fines received.....	253 40
Initiation, entrance or membership fees.....	80 25
Land contracts.....	383 40
Rent accounts.....	534 90
Rebate on insurance.....	7 95
Dividends refunded.....	767 10
Dividends charged to profit and loss to balance.....	10 00
Dividends forfeited.....	75
Expense fund.....	401 90
Real estate sale.....	150 00
Real estate dues and dividends applied.....	2,047 79
Real estate rents.....	534 90
	<hr/>
	\$266,560 85
	<hr/>
	<hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$4,515 00
Paid on withdrawals, dues.....	56,898 15
Paid on withdrawals, dividends.....	10,036 90
Dues and dividends on loans repaid.....	136,540 00
Salaries	2,081 00
Advertising and printing.....	113 88
Rent	300 00
Sundry expenses.....	207 61
Real estate expenses, foreclosure, taxes, insurance, etc	1,343 65
Expense fund.....	401 90
Real estate foreclosed.....	8,270 00
Withdrawals, matured and prepaid stock.....	25,410 00
Withdrawals, dividends on same.....	7,627 65
Withdrawals, dividends charged to profit and loss to balance	10 00
Withdrawals, dues and dividends charged to real estate	2,047 79
Withdrawals, real estate contracts.....	135 25
Withdrawals, real estate rents.....	534 90
Taxes and insurance paid and charged to members' accounts	1,064 33
Cash on hand.....	9,022 84
	<hr/>
	\$266,560 85
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest	\$15,849 66
Premium	430 00
Fines	253 40
Pass-books and initiation, membership or share fee,	80 25
Dividends refunded.....	767 10
Rebate on insurance.....	7 95
Expense fund.....	135 20
Undivided profits, January 1, 1895.....	587 97
	<hr/>
	\$18,111 53
	<hr/> <hr/>

Cr.

Dividends on stock.....	\$13,133 15
Expenses	3,960 04
Reduction fixture account.....	14 45
Expense fund.....	266 70
Profit and loss charged to balance account.....	10 00
Undivided earnings, January 1, 1896.....	727 19
	<hr/>
	\$18,111 53
	<hr/>

Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$105.

Are your installment payments weekly or monthly; what amount per share? Weekly; 10 cents, 15 cents and 25 cents.

How many shares were issued during the year 1895? 375. How many shares were withdrawn during the year? 2,381.

How many borrowing members have you? 144. Give total number of shares now held by them: 2,507.

How many non-borrowing members have you? 134. Give total number of shares now held by them: 1,842.

How many female stockholders? 174. How many shares now held by them? 1,819.

What rate of interest is paid by borrowing member? \$5.20 on each share per year.

Is your admission or membership fee per share or per member? Per share. How much? 25 cents.

Total amount of admission fees paid by new members during year: \$80.25; to association.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? Yes; in class B. Of what does it consist? 10 cents per month, from earnings on stock in class B. Give total amount of expense fund received during year: \$266.90. Give balance on hand of expense fund December 31, 1895: \$45.40.

State total operating expenses for the year: \$2,702.49.

How many foreclosures did you have in 1895? Five.

Officers.	Names.	Post-office address.
<i>President</i>	AVERY KINSMAN	99 Clifton street.
<i>Secretary</i>	A. E. WHITCOMB	341 Powers Building.
<i>Treasurer</i>	A. E. WHITCOMB	341 Powers Building.
<i>Attorney</i>	GEO. W. THOMAS	806 Powers Building.

HUDSON STREET PERMANENT SAVINGS AND LOAN ASSOCIATION.

Rochester, N. Y.

[Organized under Laws of 1851. Commenced business 1885.]

ASSETS.

Loans on bond and mortgage (face value)	\$182,700 00
Real estate	3,500 00
Cash on hand and in bank	1,201 17
Furniture and fixtures	100 00
	<hr/>
	\$187,501 17
	<hr/> <hr/>

LIABILITIES.

Due shareholders, due installments paid	\$161,500 57
Due shareholders, earnings credited	15,418 69
Undivided earnings	8,581 91
Borrowed money	2,000 00
Unpaid withdrawals filed	\$1,500 00
	<hr/> <hr/>
	\$187,501 17
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895	\$196 09
Subscriptions on shares (installment)	2,094 95
Mortgages redeemed	31,844 95
Premiums received	3 30
Interest received	10,233 20

Fines received	\$5 30
Transfer	1 25
Rent	277 75
	<hr/>
	\$44,656 79
	<hr/> <hr/>

DISBURSEMENTS.

Loaned on mortgage	\$200 00
Paid on withdrawals, dues	31,505 79
Paid on withdrawals, dividends	10,583 16
Salaries	804 00
Advertising and printing	26 00
Rent	26 00
Banking department	105 68
Taxes on real estate	109 49
Interest to savings bank	75 00
Repairing property	20 50
Cash on hand	1,201 17
	<hr/>
	\$44,656 79
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest	\$10,233 20
Premium	3 30
Fines	5 30
Transfer fees	1 00
Pass-books and initiation, membership or share fee..	25
Rent	277 75
	<hr/>
	\$10,520 80
	<hr/> <hr/>

Cr.

Dividends on stock	\$9,777 90
Expenses	1,166 67
	<hr/>
	\$10,944 57
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$100.

Are your installment payments weekly or monthly; what amount per share? 25 cents and ten cents per share.

How many shares were issued during the year 1895? 2. How many shares were withdrawn during the year? 777.

How many borrowing members have you? 105. Give total number of shares now held by them: 1,827.

How many non-borrowing members have you? 121. Give total number of shares now held by them: 1,149.

How many female shareholders? 57. How many shares now held by them? 772.

What rate of interest is paid by borrowing member? 10 cents per share per week (5 1-5 per cent.).

Is your admission or membership fee per share or per member? Per member. How much? 25 cents.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? No.

State total operating expenses for the year: \$961.68.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	JOHN L. ACKER	Rochester, N. Y.
<i>Secretary</i>	JOHN STEPHANY	Rochester, N. Y.

NOTE.— This association is liquidating.

LAKE AVENUE PERMANENT SAVINGS AND LOAN ASSOCIATION.

Rochester, N. Y.

[Organized under Laws of 1851. Commenced business 1889.]

ASSETS.

Loans on bond and mortgage (face value)	\$8,820 00
Real estate	6,835 31
Cash on hand and in bank	102 57
	<hr/>
	\$15,757 88

LIABILITIES.

Due shareholders, installments paid.....	\$11,621 95
Undivided earnings.....	4,135 93
Unpaid withdrawals filed.....	\$8,933 70
	<hr/>
	<hr/>
	\$15,757 88
	<hr/>
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$422 25
Subscriptions on shares (installment).....	1,895 30
Interest received	524 80
Fines received.....	50
Rent.....	536 55
	<hr/>
	\$3,379 40
	<hr/>
	<hr/>

DISBURSEMENTS.

Paid on withdrawals, dues.....	\$2,119 60
Paid on withdrawals, dividends.....	362 20
Salaries.....	312 00
Rent.....	104 00
Insurance.....	26 00
Repairs to real estate, etc.....	333 53
Banking department.....	19 50
Cash on hand.....	102 57
	<hr/>
	\$3,379 40
	<hr/>
	<hr/>

EARNINGS ACCOUNT.

Dr.

Interest.....	\$524 80
Fines.....	50
Rent.....	536 55
	<hr/>
	\$1,061 85
	<hr/>
	<hr/>

Cr.

Expenses.....	\$795 03
Profit and loss.....	266 82
	<hr/>
	\$1,061 85
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$105.

Are your installment payments weekly or monthly; what amount per share? Weekly; 10 cents.

How many shares were issued during the year 1895? None.
How many shares were withdrawn during the year? 325.

How many borrowing members have you? 6. Give total number of shares now held by them: 95.

How many non-borrowing members have you? 26. Give total number of shares now held by them: 325.

How many female shareholders? 10. How many shares now held by them? 105.

What rate of interest is paid by borrowing member? 10 cents per share per week.

Is your admission or membership fee per share or per member? Per member. How much? 25 cents.

Total amount of admission fees paid by new members during year: None.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? No.

State total operating expenses for the year: \$795.03.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	JOHN ASHTON.....	E. & B. Building.
<i>Secretary</i>	J. E. McKELVEY.....	330 Lyell avenue.
<i>Treasurer</i>	F. W. ZOLLER.....	3 Birr street.
<i>Attorney</i>	D. C. FEELEY.....	Powers Block.

LINCOLN PARK PERMANENT SAVINGS AND LOAN ASSOCIATION.

Rochester, N. Y.

[Organized under Laws of 1851. Commenced business 1889.]

ASSETS.

Loans on bond and mortgage (face value).....	\$108,885 00
Real estate	11,434 71
Cash on hand and in bank.....	282 11
Insurance advanced	12 00
	<hr/>
	\$120,613 82
	<hr/> <hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$49,879 66
Due shareholders, earnings credited.....	12,340 24
Paid-up stock	51,765 00
Reserve fund	6,628 92
Unpaid withdrawals filed.....	\$68,995 79
	<hr/> <hr/>
	<hr/>
	\$120,613 82
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$524 44
Subscriptions on shares (installment).....	7,820 97
Interest received	5,613 70
Fines received	8 66
Rent	602 00
Loans repaid	4,620 00
Loans foreclosed	1,890 00
Real estate dividend applied to real estate account..	56 88
Dues applied to real estate account.....	339 75
	<hr/>
	\$21,476 40
	<hr/> <hr/>

DISBURSEMENTS.

Paid on withdrawals, dues.....	\$9,305 36
Paid on withdrawals, dividends.....	4,011 43
Salaries	451 00
Rent	74 25
Real estate, taxes and repairs.....	410 62
Banking department	35 00
Withdrawal pledged shares	4,620 00
Real estate, loans foreclosed.....	1,890 00
Dividends to real estate.....	56 88
Dues to real estate	339 75
Cash on hand	282 11
	<hr/>
	\$21,476 40
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest	\$5,613 70
Rent	602 00
Fines	8 66
Surplus December 31, 1894.....	6,398 73
Undivided profits.....	544 55
	<hr/>
	\$13,167 64
	<hr/> <hr/>

Cr.

Dividends on stock	\$5,567 85
Expenses	970 87
Surplus.....	6,628 92
	<hr/>
	\$13,167 64
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Is the plan of your association permanent, serial or terminating? Permanent.

What is the par value of stock per share (matured)? \$105.

Are your installment payments weekly or monthly; what amount per share? Weekly; 10 cents.

How many shares were issued during the year 1895? None.
How many shares were withdrawn during the year? 470.

How many borrowing members have you? 62. Give total number of shares now held by them: 1,037.

How many non-borrowing members have you? 99. Give total number of shares now held by them: 1,735.

How many female shareholders? 52. How many shares now held by them? 714.

What rate of interest is paid by borrowing member? 6 per cent.

Is your admission or membership fee per share or per member? Per share. How much? 5 cents.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? No.

State total operating expenses for the year: \$970.87.

How many foreclosures did you have in 1895? One.

Officers.	Names.	Post-office address.
<i>President</i>	CHARLES SMITH.....	15 Hill street.
<i>Secretary</i>	CHAS. F. MERTZ.....	15 Hill street.
<i>Treasurer</i>	R. HAEKER.....	Brown, cor. Allen street.
<i>Attorney</i>	J. A. BERNHARD.....	E. & B. Building.

LINCOLN PERMANENT LOAN ASSOCIATION.

No. 76 Kelly Street, Rochester, N. Y.

[Organized under Laws of 1851. Commenced business 1889.]

ASSETS.

Loans on bond and mortgage (face value).....	\$24,600 00
Cash on hand and in bank.....	58 29
Furniture and fixtures	50 00
	<hr/>
	\$24,708 29
	<hr/> <hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$19,686 33
Due shareholders, earnings credited.....	4,953 55
Undivided earnings.....	68 41
	<hr/>
	\$24,708 29
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$110 63
Subscriptions on shares (installment).....	3,762 60
Mortgages redeemed.	3,932 42
Other loans redeemed.	3,147 68
Premiums received.	211 50
Interest received.	1,024 35
Fines received.	69 32
To apply on foreclosure.....	115 00
Insurance premium.	35 00
	<hr/>
	\$12,408 50
	<hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$1,380 00
Paid on withdrawals, dues.....	10,503 30
Salaries.	210 25
Rent.	30 00
Fee for foreclosure	115 00
Premium on insurance	20 00
Plumbing on property	49 82
Record-book.	65
Banking department.....	30 94
Attorney fee.	10 25
Cash on hand.	58 29
	<hr/>
	\$12,408 50
	<hr/>

EARNINGS ACCOUNT.

Dr.

Interest.	\$1,024 35
Premium.	211 50
Fines.	69 32
	<hr/>
	\$1,305 17
	<hr/>

Cr.

Dividends on stock.	\$838 25
Expenses.	466 92
	<hr/>
	\$1,305 17
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$115.

Are your installment payments weekly or monthly; what amount per share? Weekly; 10, 15 and 25 cents.

How many shares were issued during the year 1895? Not any.
How many shares were withdrawn during the year? 131.

How many borrowing members have you? 20. Give total number of shares now held by them: 214.

How many non-borrowing members have you? 39. Give total number of shares now held by them: 239.

How many female shareholders? 24. How many shares now held by them? 169.

What rate of interest is paid by borrowing member? 10 cents per share per week.

Is your admission or membership fee per share or per member? Per share. How much? 10 cents.

Total amount of admission fees paid by new members during year: Not any.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? No.

State total operating expenses for the year: \$466.92.

How many foreclosures did you have in 1895? One.

Officers.	Names.	Post-office address.
<i>President</i>	WILLIAM N. HALL....	23 Kelly street.
<i>Secretary</i>	FRED'K YOUNG.....	45 Culver street.
<i>Treasurer</i>	LOUIS HOHMAN.....	190 Chatham street.
<i>Attorney</i>	JOHN A. BERNHARD ..	215, 216 E. & B. Building.

LOWELL DIME PERMANENT SAVINGS AND LOAN ASSOCIATION.

Rochester, N. Y.

[Organized under Laws of 1851. Commenced business 1887.]

ASSETS.

Loans on bond and mortgage (face value).....	\$34,200 00
Real estate.....	7,000 00
Cash on hand and in bank.....	1,843 41
Furniture and fixtures ..	125 00
Taxes and repairs on real estate.....	176 70
	<hr/>
	\$43,345 11
	<hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$31,242 54
Due shareholders, earnings credited.....	8,835 88
Undivided earnings ..	328 75
Rents ...	386 44
Real estate ...	2,551 50
	<hr/>
	\$43,345 11
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$190 32
Subscriptions on shares (installment).....	2,374 30
Mortgages redeemed.....	12,140 85
Interest received ..	2,228 00
Fines received ...	30 94
Initiation, entrance or membership fees.....	2 60
Transfer ...	2 50
Interest on real estate ..	207 60
Foreclosure ..	195 00
Taxes ...	101 08
Rent of rooms.....	35 05
Sale of real estate.....	1,489 50
Rent of real estate ...	168 40
	<hr/>
	\$19,166 14
	<hr/>

DISBURSEMENTS.

Paid on withdrawals, dues.....	\$15,782 85
Paid on withdrawals, dividends.....	626 80
Salaries	364 00
Rent	104 00
Expense	35 96
Taxes	160 03
Commission collecting rent	13 40
Banking department	40 69
Foreclosure	195 00
Cash on hand	1,843 41
	<hr/>
	\$19,166 14
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EARNINGS ACCOUNT.

Dr.

Interest	\$2,228 00
Fines	30 94
Transfer fees	2 50
Pass-books and initiation, membership or share fee..	2 60
Rent of rooms	35 05
Foreclosure	195 00
Taxes	101 08
Interest on real estate.....	207 60
Undivided earnings 1894.....	224 64
	<hr/>
	\$3,027 41
	<hr/>

Cr.

Dividends on stock	\$1,589 00
Expenses, sundries	30 16
Rent	104 00
Gas	5 80
Banking department	40 69
Salaries	364 00
To real estate	250 00
Foreclosure	195 00
Taxes and commission	120 00
Undivided earnings	328 76
	<hr/>
	\$3,027 41
	<hr/>

Is the plan of your association permanent, serial or terminating? Permanent.

What is the par value of stock per share (matured)? \$100.

Are your installment payments weekly or monthly; what amount per share? Weekly; 10 cents.

How many shares were issued during the year 1895? 26. How many shares were withdrawn during the year? 1,488.

How many borrowing members have you? 19. Give total number of shares now held by them: 342.

How many non-borrowing members have you? 56. Give total number of shares now held by them: 522.

How many female shareholders? 8. How many shares now held by them? 128.

What rate of interest is paid by borrowing member? 5 1-5 per cent.

Is your admission or membership fee per share or per member? Per share. How much? 10 cents.

Total amount of admission fees paid by new members during year: \$2.60; to association.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? No.

State total operating expenses for the year: \$544.65.

How many foreclosures did you have in 1895? One.

Officers.	Names.	Post-office address.
<i>President</i>	JOHN STEWART	91 Conkey avenue.
<i>Secretary</i>	ROWLAND PARKES	57 South avenue.
<i>Treasurer</i>	H. NELSON PECK	303 E. & B. Building.
<i>Attorney</i>	C. C. WERNER	64 German Ins. Building.

LYELL AVENUE SAVINGS AND LOAN ASSOCIATION.

No. 393 Lyell Avenue, Rochester, N. Y.

[Organized under Laws of 1851. Commenced business 1883.]

ASSETS.

Loans on bond and mortgage (face value)	\$10,500 00
Cash on hand and in bank	808 53
Furniture and fixtures	71 92
	<hr/>
	\$11,380 45
	<hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$7,217 20
Due shareholders, earnings credited.....	1,720 30
Borrowed money.....	2,442 95
	<hr/>
	\$11,380 45
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$744 47
Subscriptions on shares (installment).....	2,134 60
Mortgages redeemed.....	1,420 30
Premiums received.....	73 40
Interest received.....	591 40
Fines received.....	21 45
Initiation, entrance or membership fees.....	3 60
	<hr/>
	\$4,989 22
	<hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$420 00
Paid on withdrawals, dues.....	3,193 70
Paid on withdrawals, dividends.....	141 80
Salaries.....	185 00
Advertising and printing.....	11 00
Rent.....	52 00
Examining committee.....	8 00
Interest on borrowed capital.....	146 00
Banking department.....	14 69
Fees, notary public.....	50
To pay for lost search of a member.....	8 00
Cash on hand.....	808 53
	<hr/>
	\$4,989 22
	<hr/>

EARNINGS ACCOUNT.

Dr.

Interest.....	\$591 40
Premium.....	73 40
Fines.....	21 45
Pass-books and initiation, membership or share fee..	3 60
	<hr/>
	\$689 85
	<hr/>

Cr.

Dividends on stock	\$264 66
Interest on borrowed money.....	146 00
Expenses.....	279 19
	<hr/>
	\$689 85
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Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$105.

Are your installment payments weekly or monthly; what amount per share? Weekly; 25 cents.

How many shares were issued during the year 1895? 36. How many shares were withdrawn during the year? 76.

How many borrowing members have you? 7. Give total number of shares now held by them: 96.

How many non-borrowing members have you? 29. Give total number of shares now held by them: 128.

How many female shareholders? 12. How many shares now held by them? 81.

What rate of interest is paid by borrowing member? 10 cents per share per week.

Is your admission or membership fee per share or per member? Per share. How much? 10 cents.

Total amount of admission fees paid by new members during year: \$3.60; to association.

What premium plan do you follow: installment or gross or premium interest? Installment.

Have you an expense fund? No.

State total operating expenses for the year: \$425.19.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	WM. H. WILKINS.....	120 Conkey avenue.
<i>Secretary</i>	E. J. WESP.....	27 Cameron street.
<i>Treasurer</i>	E. J. WESP.....	27 Cameron street.
<i>Attorney</i>	JOHN A. BARHITE.....	German Ins. Building.

MONROE AVENUE DIME BANKING AND LOAN ASSOCIATION.

No. 3 Broadway, Rochester, N. Y.

[Organized under Laws of 1851. Commenced business 1887.]

ASSETS.

Loans on bond and mortgage (face value).....	\$187,200 00
Loans on other securities (common mortgage).....	3,380 70
Real estate.....	11,888 35
Cash on hand and in bank.....	83 69
Furniture and fixtures.....	347 00
	<hr/>
	\$202,899 74
	<hr/>

LIABILITIES.

Due shareholders, due installments paid, install- ments paid in advance, earnings credited.....	\$190,397 15
Undivided earnings.....	12,502 59
	<hr/>
	\$202,899 74
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$1,166 38
Subscriptions on shares (installment).....	14,688 41
Mortgages redeemed.....	24,260 15
Interest received.....	11,326 68
Fines received.....	191 08
	<hr/>
	\$51,632 70
	<hr/>

DISBURSEMENTS.

Paid on withdrawals, dues and dividends.....	\$50,674 79
Salaries	628 00
Advertising and printing.....	16 00
Rent	104 00
Care real estate	35 07
Insurance	2 00
Examination of books by committee and banking department	89 15
Cash on hand.....	83 69
	<hr/>
	\$51,632 70
	<hr/>

EARNINGS ACCOUNT.

Dr.

Interest, cash received.....	\$11,326 68
Fines, cash received.....	191 08
Interest and fines earned and charged to mortgageors	1,355 17
	<hr/>
	\$12,872 93
	<hr/>

Cr.

Dividends on stock.....	\$12,415 46
Expenses	919 71
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	\$13,335 17
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Is the plan of your association permanent, serial or terminating? Permanent.

What is the par value of stock per share (matured)? \$100.

Are your installment payments weekly or monthly; what amount per share? Weekly; 10 cents.

How many shares were issued during the year 1895? None.
How many shares were withdrawn during the year? 2,049.

How many borrowing members have you? 79. Give total number of shares now held by them: 1,872.

How many non-borrowing members have you? 149. Give total number of shares now held by them: 2,632.

How many female shareholders? No record.

What rate of interest is paid by borrowing member? 5 2-10 per cent.

Is your admission or membership fee per share or per member? Per share. How much? 10 cents.

Total amount of admission fees paid by new members during year: None.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? No.

State total operating expenses for the year: \$919.71.

How many foreclosures did you have in 1895? Eight.

Officers.	Names.	Post-office address.
<i>President</i>	LYMAN M. OTIS.....	90 Chestnut street.
<i>Secretary</i>	E. J. GALENTINE.....	150 Alexander street.
<i>Treasurer</i>	A. H. DEWEY.....	42 Monroe avenue.
<i>Attorneys</i>	BENTLEY & KEIFER.....	Trust Building.

MONROE COUNTY PERMANENT SAVINGS AND LOAN ASSOCIATION.

No. 165 East Main Street, Rochester, N. Y.

[Organized under Laws of 1851. Commenced business 1887.]

ASSETS.

Loans on bond and mortgage (face value)	\$36,280 00
Real estate (foreclosure).....	4,469 53
Cash on hand and in bank.....	490 20
Taxes and insurance advanced.....	64 46
	<hr/>
	\$41,304 19
	<hr/> <hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$12,330 52
Due shareholders, earnings credited.....	4,654 50
Undivided earnings	2,215 24
Paid-up stock.....	22,103 93
Unpaid withdrawals filed.....	\$7,444 60
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	\$41,304 19
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$140 04
Subscriptions on shares (installment).....	2,850 10
Mortgages redeemed	34,823 13
Premiums received.....	137 65
Interest received	2,383 28
Fines received	56 56
Payments on real estate	3,501 68
Rents	251 90
Insurance and taxes returned	248 55
Surplus, sale of real estate	104 17
	<hr/>
	\$44,497 06
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DISBURSEMENTS.

Loaned on mortgage.....	\$3,100 00
Paid on withdrawals, dues.....	36,218 15
Paid on withdrawals, dividends	3,695 72

Salaries	\$576 85
Advertising and printing.....	2 00
Rent	54 00
Banking department	34 02
Attorney fees	9 03
Repairs, taxes, etc., real estate	189 08
Insurance and taxes advanced.....	128 01
Cash on hand	490 20
	<hr/>
	\$44,497 06
	<hr/>

EARNINGS ACCOUNT.

Dr.

Interest	\$2,383 28
Premium	137 65
Fines	56 56
Surplus real estate	104 17
Rents	251 90
Surplus January 1, 1895	146 66
	<hr/>
	\$3,080 22
	<hr/>

Cr.

Expenses	\$675 90
Repairs and taxes on real estate charged off.....	189 08
Surplus	2,215 24
	<hr/>
	\$3,080 22
	<hr/>

Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$105.

Are your installment payments weekly or monthly; what amount per share? Weekly; 10 cents.

How many shares were issued during the year 1895? None.
How many shares were withdrawn during the year? 947.

How many borrowing members have you? 25. Give total number of shares now held by them: 345.

How many non-borrowing members have you? 58. Give total number of shares now held by them: 941.

How many female shareholders? 19. How many shares now held by them? 315.

What rate of interest is paid by borrowing member? 5 per cent.

Is your admission or membership fee per share or per member? Per member. How much? 25 cents.

Total amount of admission fees paid by new members during year: None.

What premium plan do you follow: installment or gross or premium interest? Installment.

Have you an expense fund? No.

State total operating expenses for the year: \$675.90.

How many foreclosures did you have in 1895? One.

Officers.	Names.	Post-office address.
<i>President</i>	D. KNAPP.....	Exchange Place Building.
<i>Secretary</i>	M. D. KNAPP.....	434 East Main street.
<i>Treasurer</i>	A. O. FENN.....	Alliance Bank.
<i>Attorney</i>	J. E. DURAND.....	Durand Building.

MONROE SAVINGS AND LOAN ASSOCIATION.

Rochester, N. Y.

[Organized under Laws of 1851. Commenced business 1884.]

ASSETS.

Loans on bond and mortgage (face value).....	\$42,770 00
Real estate (foreclosure)	13,422 01
Cash on hand and in bank.....	452 66
Taxes advanced.....	326 27
	<hr/>
	\$56,970 94
	<hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$38,193 15
Due shareholders, earnings credited.....	7,227 80
Undivided earnings.....	5,549 99
Due on mortgages assumed on real estate.....	6,000 00
	<hr/>
	\$56,970 94
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$1,123 68
Subscriptions on shares (installment).....	11,080 06
Mortgages redeemed.	4,586 85
Interest received.	2,613 21
Fines received.....	6 35
Rents.	213 79
	<hr/>
	\$19,623 94
	<hr/>

DISBURSEMENTS.

Paid on withdrawals, dues.....	\$13,440 79
Paid on withdrawals, dividends.....	2,922 83
Salaries.	312 00
Advertising and printing.....	1 60
Rent.	11 41
Banking department.....	23 03
Taxes advanced.	326 27
Property expenses.	1,133 35
Paid on first mortgage.....	1,000 00
Cash on hand	452 66
	<hr/>
	\$19,623 94
	<hr/>

EARNINGS ACCOUNT.

Dr.

Interest.	\$2,613 21
Fines.	6 35
Dividends forfeited.	136 20
Rents.	213 79
Undivided earnings December 31, 1894.....	5,579 84
	<hr/>
	\$8,549 39
	<hr/>

Cr.

Dividends on stock	\$1,518 01
Expenses.	348 04
Expenses, real estate	1,133 35
Undivided earnings.	5,549 99
	<hr/>
	\$8,549 39
	<hr/>

Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$130.

Are your installment payments weekly or monthly; what amount per share? Weekly; 25 cents.

How many shares were issued during the year 1895? 2. How many shares were withdrawn during the year? 426.

How many borrowing members have you? 22. Give total number of shares now held by them: 330.

How many non-borrowing members have you? 42. Give total number of shares now held by them: 335.

How many female shareholders? 33. How many shares now held by them? 310.

What rate of interest is paid by borrowing member? 4 4-5 per cent.

Is your admission or membership fee per share or per member? Per member. How much? 50 cents.

What premium plan do you follow; installment or gross or premium interest? Gross.

Have you an expense fund? No.

State total operating expenses for the year: \$348.04.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	TIMOTHY DERRICK.....	Rochester, N. Y.
<i>Secretary</i>	CHAS. WELLS, Jr.....	Rochester, N. Y.
<i>Treasurer</i>	P. S. WILSON.....	Rochester, N. Y.
<i>Attorney</i>	WM. B. CRITTENDEN	Rochester, N. Y.

MOUNT HOPE AVENUE DIME SAVINGS AND LOAN ASSOCIATION.

No. 222 Mount Hope Avenue, Rochester, N. Y.

[Organized under Laws of 1851. Commenced business 1888.]

ASSETS.

Loans on bond and mortgage (face value).....	\$71,600 00
Real estate (foreclosure).....	11,229 41
Cash on hand and in bank.....	1,313 76
Furniture and fixtures.....	100 00
	<hr/>
	\$84,243 17
	<hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$52,432 22
Due shareholders, installments paid in advance.....	10,998 00
Due shareholders, earnings credited.....	14,964 29
Balance to be paid out on loans made.....	1,000 00
Undivided earnings.....	4,848 66
Unpaid withdrawals filed.....	<u>\$13,122 00</u>
	<u><u>\$84,243 17</u></u>

RECEIPTS.

Cash on hand January 1, 1895.....	\$665 16
Subscriptions on shares (installment).....	9,038 01
Mortgages redeemed.....	7,413 27
Interest received.....	3,946 55
Fines received.....	123 75
Initiation, entrance or membership fees.....	25
	<u>\$21,186 99</u>

DISBURSEMENTS.

Paid on withdrawals, dues.....	\$16,122 05
Paid on withdrawals, dividends.....	2,052 12
Salaries.....	417 50
Rent.....	52 00
Taxes.....	692 70
Repairs, etc.....	341 75
Foreclosure costs.....	150 00
Banking department.....	45 11
Cash on hand.....	1,313 76
	<u>\$21,186 99</u>

EARNINGS ACCOUNT.

Dr.

Interest.....	\$3,946 55
Fines.....	123 75
Pass-books and initiation, membership or share fee.....	25
	<u>\$4,070 55</u>

Cr.

Dividends on stock.....	\$3,827 60
Expenses.....	514 61
	<hr/>
	\$4,342 21
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$100.

Are your installment payments weekly or monthly; what amount per share? Weekly; 10 cents.

How many shares were issued during the year 1895? 5. How many shares were withdrawn during the year? 528.

How many borrowing members have you? 45. Give total number of shares now held by them: 716.

How many non-borrowing members have you? 63. Give total number of shares now held by them: 1,057.

How many female shareholders? 30. How many shares now held by them? 398.

What rate of interest is paid by borrowing member? 5 1-5 per cent.

Is your admission or membership fee per share or per member? Per member. How much? 25 cents.

Total amount of admission fees paid by new members during year: 25 cents; to association.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? No.

State total operating expenses for the year: \$514.61.

How many foreclosures did you have in 1895? Two.

Officers.	Names.	Post-office address.
<i>President</i>	GEO. F. ROTH.....	209 Mt. Hope avenue.
<i>Secretary</i>	MARTIN L. KRATZ.....	11 Comfort street.
<i>Treasurer</i>	JOHN S. KRATZ.....	11 Comfort street.
<i>Attorneys</i>	SULLIVAN & HAWKINS..	Elwood Building.

MUTUAL BENEFIT SAVINGS AND LOAN ASSOCIATION.

Rochester, N. Y.

[Organized under Laws of 1851. Commenced business 1888.]

ASSETS.

Loans on bond and mortgage (face value).....	\$98,800 00
Real estate (foreclosure).....	1,200 92
Cash on hand and in bank.....	17,061 53
Furniture and fixtures	129 27
	<hr/>
	\$117,191 72
	<hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$101,509 75
Due shareholders, earnings credited.....	11,429 51
Undivided earnings	4,252 46
	<hr/>
	\$117,191 72
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$7,084 80
Subscriptions on shares (installment).....	50,575 35
Mortgages redeemed	47,100 00
Premiums received	4,375 26
Interest received	5,675 57
Fines received	170 80
Initiation, entrance or membership fees.....	16 50
	<hr/>
	\$114,998 28
	<hr/>

DISBURSEMENTS.

Loaned on mortgage	\$38,600 00
Paid on withdrawals, dues.....	51,604 17
Paid on withdrawals, dividends.....	4,730 31
Salaries	1,432 00
Advertising and printing	80 91
Rent	285 20
Gas	4 90
Auditing committee	22 00

Banking department.....	\$42 95
Attorney's fees	54 00
Commissions and appraisals	241 00
Sundries	34 62
Real estate	727 50
Furniture and fixtures.....	77 19
Cash on hand	17,061 53
	<hr/>
	\$114,998 28
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest	\$5,675 57
Premium	4,375 26
Fines	170 80
Pass-books and initiation, membership or share fee . .	16 50
	<hr/>
	\$10,238 13
	<hr/> <hr/>

Cr.

Dividends on stock	\$8,352 36
Expenses	2,197 58
Furniture and fixtures	137 32
	<hr/>
	\$10,687 26
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating? Permanent.

What is the par value of stock per share (matured)? \$100.

Are your installment payments weekly or monthly; what amount per share? Weekly; 15 cents dues on loans, 25 cents dues on stock.

How many shares were issued during the year 1895? 430. How many shares were withdrawn during the year? 639.

How many borrowing members have you? 72. Give total number of shares now held by them: 988.

How many non-borrowing members have you? 111. Give total number of shares now held by them: 1,216.

How many female shareholders? 54. How many shares now held by them? 536.

What rate of interest is paid by borrowing member? 5 1-5 per cent.

Is your admission or membership fee per share or per member? Per share. How much? 5 cents.

Total amount of admission fees paid by new members during year: \$15.85; to association.

What premium plan do you follow: installment or gross or premium interest? Installment.

Have you an expense fund? No.

State total operating expenses for the year: \$2,197.58.

How many foreclosures did you have in 1895? Two.

Officers.	Names.	Post-office address.
<i>President</i>	LAURISTON L. STONE	Cox Building.
<i>Secretary</i>	JNO. H. GREGORY	Central Bank.
<i>Treasurer</i>	T. D. SNYDER	Powers Building.
<i>Attorney</i>	WM. H. SHUART	Powers Building.

NEW HOMESTEAD LOAN ASSOCIATION.

No. 125 Jay Street, Rochester, N. Y.

[Organized under Laws of 1851. Commenced business 1889.]

ASSETS.

Loans on bond and mortgage (face value)	\$45,675 00
Real estate (foreclosure)	456 85
Cash on hand and in bank	681 99
Furniture and fixtures	99 70
	<hr/>
	\$46,913 54
	<hr/> <hr/>

LIABILITIES.

Due shareholders, due installments paid	\$39,458 83
Due shareholders, earnings credited	6,472 80
Undivided earnings	981 91
	<hr/>
	\$46,913 54
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$214 95
Subscriptions on shares (installment).....	9,730 65
Mortgages redeemed	9,240 00
Interest received	1,930 80
Fines received	9 10
Transfer fees	3 50
Rent	60 00
	<hr/>
	\$21,189 00
	<hr/> <hr/>

DISBURSEMENTS.

Paid on withdrawals, pledged shares, loans paid....	\$9,240 00
Paid on withdrawals, dues	8,787 56
Paid on withdrawals, dividends	1,771 78
Salaries.....	477 00
Advertising and printing	75
Rent	78 00
Foreclosure expenses	91 65
Insurance and treasurer's bond	13 18
Heating and lighting	8 89
Stationery	1 00
Janitor	8 00
Auditing committee and tellers.....	9 00
Banking department	20 20
Cash on hand	681 99
	<hr/>
	\$21,189 00
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest	\$1,930 80
Fines	9 10
Transfer fees	3 50
Rent	60 00
	<hr/>
	\$2,003 40
	<hr/> <hr/>

Cr.

Dividends on stock.....	\$1,226 65
Expenses	707 67
Added to surplus	69 08
	<hr/>
	\$2,003 40
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$105.

Are your installment payments weekly or monthly; what amount per share? Weekly; 10 cents.

How many shares were issued during the year 1895? None.
How many shares were withdrawn during the year? 115.

How many borrowing members have you? 31. Give total number of shares now held by them: 435.

How many non-borrowing members have you? 6. Give total number of shares now held by them: 30.

How many female shareholders? 7. How many shares now held by them? 121.

What rate of interest is paid by borrowing member? 10 cents per share per week.

Is your admission or membership fee per share or per member? Per member. How much? 25 cents.

Total amount of admission fees paid by new members during year: None.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? No.

State total operating expenses for the year: \$707.67.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	JOHN KUBEL.....	Rochester, N. Y.
<i>Secretary</i>	GEO. W. COLBURN	179 Jay street.
<i>Treasurer</i>	ERNEST HART.....	South St. Paul street.
<i>Attorney</i>	H. G. PIERCE.....	E. & B. Building.

NINTH WARD SAVINGS AND LOAN ASSOCIATION.

No. 238 Lake Avenue, Rochester, N. Y.

[Organized under Laws of 1851. Commenced business 1886.]

ASSETS.

Loans on bond and mortgage (face value).....	\$43,500 00
Loans on bond and mortgage (series B).....	2,700 00
Real estate (foreclosure).....	10,405 08
Cash on hand and in bank.....	434 74
Cash on hand and in bank (series B).....	10 52
Furniture and fixtures	88 71
Furniture and fixtures (series B).....	42 75
	<hr/>
	\$57,181 80
	<hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$38,493 77
Due shareholders, due installments paid (series B) ..	2,738 22
Due shareholders, earnings credited.....	13,411 00
Due shareholders, earnings credited (series B).....	2 65
Undivided earnings	1,028 79
Undivided earnings (series B).....	12 40
Dividends reserved	1,494 97
	<hr/>
	\$57,181 80
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$823 52
Subscriptions on shares (installment).....	8,264 09
Subscriptions on shares (installment, series B).....	2,810 19
Premiums received (series B).....	4 62
Interest received	2,601 20
Interest received (series B).....	8 70
Fines received	17 40
Initiation, entrance or membership fees (series B) ..	3 00
	<hr/>
	\$14,532 72
	<hr/>

DISBURSEMENTS.

Loaned on mortgage (series B).....	\$2,700 00
Paid on withdrawals, dues.....	8,024 98
Paid on withdrawals, dues (series B).....	73 15
Paid on withdrawals, dividends.....	1,290 34
Paid on withdrawals, dividends (series B).....	09
Salaries	545 75
Advertising and printing	16 50
Rent	53 00
State banking department	34 62
Interest on mortgage	30 00
Real estate taxes and repairs.....	1,276 28
Books, etc. (series B).....	42 75
Cash on hand	434 74
Cash on hand (series B).....	10 52
	<hr/>
	\$14,532 72
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest	\$2,601 20
Interest (series B)	8 70
Premium (series B)	4 62
Fines	17 40
Pass-books and initiation, membership or share fee (series B)	3 00
Forfeited dividends	178 29
Balance January 1, 1895.....	1,300 60
	<hr/>
	\$4,113 81
	<hr/> <hr/>

Cr.

Dividends on stock	\$1,846 54
Dividends on stock (series B).....	3 92
Expenses	679 87
Expenses real estate	542 29
Balance	1,028 79
Balance (series B)	12 40
	<hr/>
	\$4,113 81
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating? Permanent.

What is the par value of stock per share (matured)? \$100.

Are your installment payments weekly or monthly; what amount per share? Weekly; 15 cents.

How many shares were issued during the year 1895? None in old, 176 in new. How many shares were withdrawn during the year? 517 in old, 11 in new.

How many borrowing members have you? 39 old, 4 new. Give total number of shares now held by them: 462.

How many non-borrowing members have you? 73 old, 20 new. Give total number of shares now held by them: 986.

How many female shareholders? 50.

What rate of interest is paid by borrowing member? 5 2-10 per cent.

Is your admission or membership fee per share or per member? Per member. How much? 25 cents.

Total amount of admission fees paid by new members during year: \$3 in new series.

What premium plan do you follow: installment or gross or premium interest? Installment in new series, gross in old.

Have you an expense fund? No.

State total operating expenses for the year: \$1,222.16.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	E. J. MILLIGAN.....	6 Selye terrace.
<i>Secretary</i>	JOHN J. HALLER.....	100 State street.
<i>Treasurer</i>	JOHN J. HALLER.....	100 State street.
<i>Attorney</i>	W. B. CRITTENDEN.....	200 Powers Block.

REMARKS.—Our constitution was amended about April 1, 1895, and a new series started, entirely independent of the old.

NORTH AVENUE PERMANENT SAVINGS AND LOAN ASSO- CIATION.

No. 62 North Avenue, Rochester, N. Y.

[Organized under Laws of 1851. Commenced business 1886.]

ASSETS.

Loans on bond and mortgage (face value).....	\$63,400 00
Cash on hand and in bank.....	255 36
Furniture and fixtures	200 00
Installments due and unpaid (interest)	13 50
	<hr/>
	\$63,868 86
	<hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$53,560 04
Due shareholders, earnings credited.....	8,979 20
Undivided earnings net (divided for quarter de- ducted).	1,329 62
	<hr/>
	\$63,868 86
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$203 64
Subscriptions on shares (installment).....	22,366 66
Interest received.....	3,860 10
Fines received.	118 65
	<hr/>
	\$26,549 05
	<hr/>

DISBURSEMENTS.

Paid on withdrawals, dues.....	\$21,712 67
Paid on withdrawals, dividends.....	4,009 28
Salaries.....	417 25
Advertising and printing	7 25
Rent.....	104 00
Finance committee.....	5 00
Banking department.	27 48
Insurance, etc.....	10 76
Cash on hand	255 36
	<hr/>
	\$26,549 05
	<hr/>

EARNINGS ACCOUNT.

Dr.

Undivided surplus December 31, 1894.....	\$1,037 78
Interest.....	3,860 10
Fines.....	118 63
	<hr/>
	\$5,016 53
	<hr/> <hr/>

Cr.

Dividends on stock.....	\$3,115 17
Expenses.....	571 74
Undivided balance December 31, 1895.....	1,329 62
	<hr/>
	\$5,016 53
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$100.

Are your installment payments weekly or monthly; what amount per share? Weekly; 10, 15 and 25 cents.

How many shares were issued during the year 1895? None.
How many shares were withdrawn during the year? 508.

How many borrowing members have you? 28. Give total number of shares now held by them: 640.

How many non-borrowing members have you? 101. Give total number of shares now held by them: 282.

How many female shareholders? 25. How many shares now held by them? 409.

What rate of interest is paid by borrowing member? 10 cents; weekly.

Is your admission or membership fee per share or per member? Per member. How much? 50 cents.

Total amount of admission fees paid by new members during year: None.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? No.

State total operating expenses for the year: \$571.74.

How many foreclosures did you have in 1895? One.

Officers.	Names.	Post-office address.
<i>President</i>	PETER P. BUSH.....	67 North avenue.
<i>Secretary</i>	EDWARD ENGLEHARDT..	63 North Alexander st.
<i>Treasurer</i>	FRANK J. SCHWALB....	44 North avenue.
<i>Attorney</i>	GEO. A. BENTON.....	Rochester, N. Y.

REMARKS.—This association is closing.

NORTH CLINTON STREET MECHANICS' SAVING AND LOAN ASSOCIATION.

Rochester, N. Y.

[Organized under Laws of 1851. Commenced business 1883.]

ASSETS.

Loans on bond and mortgage (face value).....	\$33,900 00
Real estate (foreclosure).....	4,500 00
Cash on hand and in bank.....	222 20
Furniture and fixtures.....	100 00
	\$38,722 20
	\$38,722 20

LIABILITIES.

Due shareholders, due installments paid.....	\$35,689 76
Due shareholders, earnings credited.....	2,831 49
Undivided earnings.....	200 95
	\$38,722 20
	\$38,722 20

RECEIPTS.

Cash on hand January 1, 1895.....	\$38 08
Subscriptions on shares (installment).....	9,295 80
Mortgages redeemed.....	10,140 62
Premiums received.....	506 00
Interest received.....	2,223 15
Initiation, entrance or membership fees.....	18 25
Rent on real estate.....	220 00
	\$22,441 90
	\$22,441 90

DISBURSEMENTS.

Loaned on mortgage.....	\$11,700 00
Paid on withdrawals, dues.....	8,691 00
Paid on withdrawals, dividends.....	1,148 79
Salaries.....	450 50
Rent.....	50 00
Improvement on real estate.....	53 05
Taxes on real estate.....	94 47
Banking department.....	31 89
Cash on hand.....	222 20
	<hr/>
	\$22,441 90
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest.....	\$2,223 15
Premium.....	506 00
Pass-books and initiation, membership or share fee.....	18 25
Rent.....	220 00
	<hr/>
	\$2,967 40
	<hr/> <hr/>

Cr.

Dividends on stock.....	\$1,624 86
Expenses.	679 91
	<hr/>
	\$2,304 77
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$100.

Are your installment payments weekly or monthly; what amount per share? Weekly; 10 and 25 cents.

How many shares were issued during the year 1895? 73. How many shares were withdrawn during the year? 340.

How many borrowing members have you? 22. Give total number of shares now held by them: 339.

How many non-borrowing members have you? 52. Give total number of shares now held by them: 459.

How many female shareholders? 16. How many shares now held by them? 181.

What rate of interest is paid by borrowing member? 10 cents per share, weekly.

Is your admission or membership fee per share or per member? Per share. How much? 25 cents.

Total amount of admission fees paid by new members during year: \$18.25.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? No.

State total operating expenses for the year: \$500.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	JOSEPH SPITZNAGEL . .	7 Sheridan park.
<i>Secretary</i>	JOHN STEPHANY	36 Sellinger street.
<i>Treasurer</i>	FRANK KOCH	629 North Clinton street.
<i>Attorney</i>	GEO. W. THOMAS	Powers Block.

NORTH-EASTERN PERMANENT SAVINGS AND LOAN ASSOCIATION.

Hudson Avenue and Webster Street, Rochester, N. Y.

[Organized under Laws of 1851. Commenced business 1890.]

ASSETS.

Loans on bond and mortgage (face value)	\$48,700 00
Cash on hand and in bank	1,944 41
	<hr/>
	\$50,644 41
	<hr/>

LIABILITIES.

Due shareholders, due installments paid	\$39,900 75
Due shareholders, earnings credited	8,058 96
Undivided earnings	2,684 70
	<hr/>
	\$50,644 41
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$227 08
Subscriptions on shares (installment).....	17,573 92
Premiums received.....	39 60
Interest received.....	2,593 96
Fines received.....	33 10
Initiation, entrance or membership fees.....	10 00
Rent from real estate since sold.....	40 00
	<hr/>
	\$20,517 66
	<hr/> <hr/>

DISBURSEMENTS.

Loaned on mortgage	\$4,400 00
Paid on withdrawals, dues.....	12,646 66
Paid on withdrawals, dividends.....	973 15
Salaries.....	354 10
Advertising and printing.....	1 20
Rent.....	106 00
Auditing committee.....	5 50
Attorney's fees	5 00
Stationery.....	17 25
Banking department.....	21 89
Taxes on real estate.....	42 50
Cash on hand.....	1,944 41
	<hr/>
	\$20,517 66
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest.....	\$2,593 96
Premium.....	39 60
Fines.....	44 07
Transfer fees	1 00
Pass-books and initiation, membership or share fee..	9 00
Sale of real estate.....	244 88
	<hr/>
	\$2,932 51
	<hr/> <hr/>

Cr.

Dividends on stock	\$2,455 18
Expenses.....	544 34
	<hr/>
	\$2,999 52
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$100.

Are your installment payments weekly or monthly; what amount per share? Weekly; 10, 15, 20 or 25 cents.

How many shares were issued during the year 1895? 123. How many shares were withdrawn during the year? 46.

How many borrowing members have you? 29. Give total number of shares now held by them: 470.

How many non-borrowing members have you? 72. Give total number of shares now held by them: 665.

How many female shareholders? 29. How many shares now held by them? 207.

What rate of interest is paid by borrowing member? 5 2-10 per cent.

Is your admission or membership fee per share or per member? Per member. How much? 50 cents.

Total amount of admission fees paid by new members during year: \$9.

What premium plan do you follow: installment or gross or premium interest? Installment.

Have you an expense fund? No.

State total operating expenses for the year: \$510.94.

How many foreclosures did you have in 1895? Two.

Officers.	Names.	Post-office address.
<i>President</i>	CHAS. R. BARBER.....	Hudson avenue.
<i>Secretary</i>	ALBERT E. MAY.....	5 West Main street.
<i>Treasurer</i>	ROBERT BANNARD.....	Market street.
<i>Attorney</i>	DERRICK W. ROSS.....	Wilder Building.

NORTH ROCHESTER SAVING AND LOAN ASSOCIATION.

North Clinton and Rauber Streets, Rochester, N. Y.

[Organized under Laws of 1851. Commenced business 1883.]

ASSETS.

Loans on bond and mortgage (face value).....	\$30,400 00
Cash on hand and in bank	2 30
Furniture and fixtures	50 00
Installments due and unpaid.	142 56
	<hr/>
	\$30,594 86
	<hr/> <hr/>

LIABILITIES.

Due shareholders, due installments paid	\$23,809 50
Due shareholders, earnings credited.....	6,560 63
Undivided earnings	224 73
	<hr/>
	\$30,594 86
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$15 74
Subscriptions on shares (installment).....	3,005 00
Mortgages redeemed	4,800 64
Premiums received	60 00
Interest received	1,520 80
Fines received.....	62 60
Initiation, entrance or membership fees.....	2 35
Rent on real estate	139 00
	<hr/>
	\$9,606 13
	<hr/> <hr/>

DISBURSEMENTS.

Loaned on mortgage	\$600 00
Paid on withdrawals, dues	8,272 53
Paid on withdrawals, dividends	306 00
Salaries	314 75
Rent	25 00
Tax on real estate	53 50
Repairs on real estate.....	6 50

Fire insurance on real estate.....	\$6 00
Banking department	19 55
Cash on hand	2 30
	<hr/>
	\$9,606 13
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest	\$1,520 80
Premium	60 00
Fines	62 60
Pass-books and initiation, membership or share fee..	2 35
Rent on real estate	139 00
	<hr/>
	\$1,784 75
	<hr/> <hr/>

Cr.

Dividends on stock.....	\$1,379 29
Expenses	425 30
	<hr/>
	\$1,804 59
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$100.

Are your installment payments weekly or monthly; what amount per share? Weekly; 10 and 25 cents.

How many shares were issued during the year 1895? 47. How many shares were withdrawn during the year? 146.

How many borrowing members have you? 22. Give total number of shares now held by them: 307.

How many non-borrowing members have you? 48. Give total number of shares now held by them: 460.

How many female shareholders? 13. How many shares now held by them? 129.

What rate of interest is paid by borrowing member? 5 2-10 per cent.

Is your admission or membership fee per share or per member? Per share. How much? 5 cents.

Total amount of admission fees paid by new members during year: 60 cents.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? No.

State total operating expenses for the year: \$425.30.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	FREDERICK BACH	19 Elizabeth place.
<i>Secretary</i>	ANDREW WALLENSAK	81 Clifford street.
<i>Treasurer</i>	STEPHEN RAUBER	36 Gorham street.
<i>Attorneys</i>	SULLIVAN & HAWKINS	Elwood Building.

PARK AVENUE LOAN ASSOCIATION.

No. 108 Wilder Building, Rochester, N. Y.

[Organized under Laws of 1851. Commenced business 1888.]

ASSETS.

Loans on bond and mortgage (face value)	\$72,170 00
Loans on other securities	2,700 00
Real estate (foreclosure)	9,687 60
Cash on hand and in bank	394 98
	<hr/>
	\$84,952 58
	<hr/>

LIABILITIES.

Due shareholders, due installments paid	\$57,787 93
Due shareholders, certificates of stock	14,200 00
Due shareholders, earnings credited	9,366 73
Undivided earnings	3,597 92
Unpaid withdrawals filed	\$10,809 75
	<hr/>
	<hr/>
	\$84,952 58
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895	\$512 83
Subscriptions on shares (installment)	25,605 20
Mortgages foreclosed	2,500 00

Mortgages redeemed	\$21,200 00
Other loans redeemed	4,600 00
Premiums received	615 38
Interest received	4,208 11
Fines received	151 18
Initiation, entrance or membership fees	3 50
Rents	518 66
	<hr/>
	\$59,914 86
	<hr/>

DISBURSEMENTS.

Loaned on mortgage	\$6,200 00
Loaned on other securities	300 00
Paid on withdrawals, dues	42,010 83
Paid on withdrawals, dividends	6,579 31
Salaries	630 50
Advertising and printing	6 00
Rent	53 00
Taxes and assessments on real estate	1,342 42
Foreclosure costs	151 00
Insurance	21 50
Banking department	38 52
Commissions, sale of real estate	21 70
Treasurer's bond	20 00
Balance due on mortgage foreclosed added to real estate	2,145 10
Cash on hand	394 98
	<hr/>
	\$59,914 86
	<hr/>

EARNINGS ACCOUNT.

Dr.

Interest	\$4,301 81
Premium	615 38
Fines	159 82
Pass-books and initiation, membership or share fee	3 50
Rent	518 66
	<hr/>
	\$5,599 17
	<hr/>

Cr.

Dividends on stock	\$3,735 75
Interest on borrowed money	775 75
Expenses, salaries, etc.	748 02
Taxes, insurance, etc., on real estate	231 88
Commissions paid	21 70
	<hr/>
	\$5,513 10
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating? Permanent.

What is the par value of stock per share (matured)? \$100.

Are your installment payments weekly or monthly; what amount per share? Weekly; 10 and 25 cents.

How many shares were issued during the year 1895? 45. How many shares were withdrawn during the year? 1,055.

How many borrowing members have you? 48. Give total number of shares now held by them: 748½.

How many non-borrowing members have you? 77. Give total number of shares now held by them: 593.

How many female shareholders? 29. How many shares now held by them? 342.

What rate of interest is paid by borrowing member? 5 2-5 per cent.

Is your admission or membership fee per share or per member? Per member. How much? 25 cents.

Total amount of admission fees paid by new members during year: \$3.50.

What premium plan do you follow: installment or gross or premium interest? Installment.

Have you an expense fund? No.

State total operating expenses for the year: \$748.02.

How many foreclosures did you have in 1895? Two.

Officers.	Names.	Post-office address.
<i>President</i>	GEO. R. FULLER	South St. Paul street.
<i>Secretary</i>	P. W. ZEEVELD	23 Peck street.
<i>Treasurer</i>	W. J. TRIMBLE	101 Powers Block.
<i>Attorneys</i>	SULLIVAN & HAWKINS . . .	Elwood Building.

PEOPLE'S PERMANENT SAVINGS AND LOAN ASSOCIATION.

Wilder and Orchard Streets, Rochester, N. Y.

[Organized under Laws of 1851. Commenced business 1885.]

ASSETS.

Loans on bond and mortgage (face value).....	\$109,455 00
Real estate (foreclosure).....	25,720 87
Cash on hand and in bank.....	574 61
Furniture and fixtures.....	380 00
	<hr/>
	\$136,130 48
	<hr/> <hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$77,070 07
Due shareholders, earnings credited.....	13,181 31
Undivided earnings.....	20,496 28
Paid-up stock.....	25,382 82
	<hr/>
	\$136,130 48
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$413 69
Subscriptions on shares (installment)	7,858 24
Mortgages redeemed.....	20,621 99
Interest received.....	5,736 50
Fines received	116 50
Rent.....	1,438 88
Cash ahead.....	2 55
	<hr/>
	\$36,188 35
	<hr/> <hr/>

DISBURSEMENTS.

Paid on withdrawals, dues.....	\$24,679 31
Paid on withdrawals, dividends.....	5,801 82
Salaries.....	612 50
Rent.....	78 00
Insurance.....	52 90
Dividends on paid-up stock.....	1,132 32
Foreclosure expenses.....	290 39

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Repairs to real estate.....	\$466 97
Banking department	75 22
Attorney fees.....	39 75
Taxes, sewer assessment and street improvements..	2,384 56
Cash on hand.....	574 61
	<hr/>
	\$36,188 35
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest.....	\$5,736 50
Fines.	116 50
Rent.	1,438 88
Cash ahead.....	2 55
Dividends not credited January 1, 1895.....	2,876 43
	<hr/>
	\$10,170 86
	<hr/> <hr/>

Cr.

Dividends on stock.....	\$3,484 34
Salaries.....	612 50
Rent.....	78 00
Banking department.....	75 22
Dividends on paid-up stock.....	1,132 32
	<hr/>
	\$5,382 38
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$115.

Are your installment payments weekly or monthly; what amount per share? Weekly; 10 cents or 25 cents.

How many shares were issued during the year 1895? None.
How many shares were withdrawn during the year? 1,459.

How many borrowing members have you? 61. Give total number of shares now held by them: 971.

How many non-borrowing members have you? 35. Give total number of shares now held by them: 339.

How many female shareholders? 29. How many shares now held by them? 300.

What rate of interest is paid by borrowing member? \$5.20 per year per share.

Is your admission or membership fee per share or per member? Per share. How much? 5 cents.

Total amount of admission fees paid by new members during year: None.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? No.

State total operating expenses for the year: \$612.50.

How many foreclosures did you have in 1895? One.

Officers.	Names.	Post-office address.
<i>President</i>	JACOB DENTINGER	64 Lime street.
<i>Secretary</i>	HENRY WEBER	286 Brown street.
<i>Treasurer</i>	JOSEPH VOELKL	304 Maple street.
<i>Attorney</i>	RUDOLPH VAY	114 Powers Block.

PHOENIX SAVINGS AND LOAN ASSOCIATION.

Rochester, N. Y.

[Organized under Laws of 1851. Commenced business 1883.]

ASSETS.

Loans on bond and mortgage (face value)	\$30,940 00
Cash on hand and in bank	183 79
	<hr/>
	\$31,123 79
	<hr/> <hr/>

LIABILITIES.

Due shareholders, due installments paid	\$23,401 97
Due shareholders, earnings credited	6,682 46
Undivided earnings	1,039 36
	<hr/>
	\$31,123 79
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$1,061 02
Subscriptions on shares (installment).....	1,649 22
Interest received.	1,406 62
Fines received.	8 80
	<hr/>
	\$4,125 66
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DISBURSEMENTS.

Paid on withdrawals, dues.....	\$2,803 53
Paid on withdrawals, dividends.....	917 76
Salaries.....	189 00
Rent.....	11 41
Banking department	20 17
Cash on hand	183 79
	<hr/>
	\$4,125 66
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest.....	\$1,406 62
Fines.....	8 80
Dividends forfeited.....	11 49
Undivided earnings at last report.....	795 46
	<hr/>
	\$2,222 37
	<hr/> <hr/>

Cr.

Dividends on stock	\$962 43
Expenses.....	220 58
Undivided earnings.	1,039 36
	<hr/>
	\$2,222 37
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating?
Terminating.

What is the par value of stock per share (matured)? \$130.

Are your installment payments weekly or monthly; what amount per share? Weekly; 20 cents.

How many shares were issued during the year 1895? 1. How many shares were withdrawn during the year? 69.

How many borrowing members have you? 15. Give total number of shares now held by them: 281.

How many non-borrowing members have you? 19. Give total number of shares now held by them: 267.

How many female shareholders? 10. How many shares now held by them? 126.

What rate of interest is paid by borrowing member? 4 8-10 per cent.

Is your admission or membership fee per share or per member? Per member. How much? 25 cents.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? No.

State total operating expenses for the year: \$220.58.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	WM. H. MILBURN	Rochester, N. Y.
<i>Secretary</i>	CHAS. WELLS, Jr.	Rochester, N. Y.
<i>Treasurer</i>	P. S. WILSON	Rochester, N. Y.
<i>Attorney</i>	WM. B. CRITTENDEN	Rochester, N. Y.

PINNACLE AVENUE SAVINGS AND LOAN ASSOCIATION.

Rochester, N. Y.

[Organized under Laws of 1851. Commenced business 1890.]

ASSETS.

Loans on bond and mortgage (face value)	\$27,000 00
Real estate (foreclosure)	1,210 54
Cash on hand and in bank	1,171 29
Furniture and fixtures	60 00

\$29,441 83

LIABILITIES.

Due shareholders, due installments paid.....	\$19,693 89
Due shareholders, installments paid in advance....	5,067 01
Due shareholders, earnings credited.....	3,779 92
Undivided earnings	333 11
Surplus.	567 90
	<hr/>
	\$29,441 83
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$933 64
Subscriptions on shares (installment).....	9,675 17
Mortgages redeemed.....	1,462 89
Premiums received.....	550 00
Interest received.....	1,461 04
Fines received.....	42 10
Initiation, entrance or membership fees.....	10 00
	<hr/>
	\$14,134 84
	<hr/> <hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$6,000 00
Paid on withdrawals, dues.....	6,051 24
Paid on withdrawals, dividends.....	483 68
Salaries.....	308 00
Advertising and printing	4 00
Rent.....	78 00
Committee examining books	3 00
New ledger, order book and ink.....	17 25
Banking department expenses	18 38
Cash on hand	1,171 29
	<hr/>
	\$14,134 84
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest.....	\$1,461 04
Premium.....	550 00
Fines.....	42 10
Pass-books and initiation, membership or share fee..	10 00
	<hr/>
	\$2,063 14
	<hr/>

Cr.

Dividends on stock (actual permanent).....	\$1,273 19
Dividends contingent.....	333 11
Expenses.....	428 63
Surplus undivided.....	28 21
	<hr/>
	\$2,063 14
	<hr/>

Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$100.

Are your installment payments weekly or monthly; what amount per share? Weekly; 15 cents.

How many shares were issued during the year 1895? 300.

How many shares were withdrawn during the year? 160.

How many borrowing members have you? 26. Give total number of shares now held by them: 284.

How many non-borrowing members have you? 76. Give total number of shares now held by them: 547.

How many female shareholders? 38. How many shares now held by them? 253.

What rate of interest is paid by borrowing member? 10 cents per share each week.

Is your admission or membership fee per share or per member? Per member. How much? 25 cents.

Total amount of admission fees paid by new members during year: \$10.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? No.

State total operating expenses for the year: \$428.63.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	STEPHEN N. MILLER....	277 Meigs street.
<i>Secretary</i>	WM. H. KISLINGBURY...	16 Yale street.
<i>Treasurer</i>	CONRAD EISENBERG.....	842 South Clinton street.
<i>Attorney</i>	H. F. REMINGTON.....	11 and 12 Elwood Bldg.

PLYMOUTH AVENUE SAVINGS AND LOAN ASSOCIATION.

Rochester, N. Y.

[Organized under Laws of 1851. Commenced business 1891.]

ASSETS.

Loans on bond and mortgage (face value).....	\$18,475 00
Real estate (foreclosure)	1,805 78
Cash on hand and in bank.....	121 82
	<hr/>
	\$20,402 60
	<hr/> <hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$15,397 99
Due shareholders, earnings credited.....	3,287 19
Undivided earnings	1,717 42
	<hr/>
	\$20,402 60
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$60 77
Subscriptions on shares (installment).....	1,730 10
Interest received	785 42
Fines received	26 80
Real estate sold, cash received.....	2,500 00
Rents received	247 68
	<hr/>
	\$5,350 77
	<hr/> <hr/>

DISBURSEMENTS.

Paid on withdrawals, dues	\$4,915 89
Salaries	156 00
Taxes on real estate	88 54
Expenses	68 52
Cash on hand	121 82
	<hr/>
	\$5,350 77
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest	\$785 42
Fines	26 80
Rent	247 68
	<hr/>
	\$1,059 90
	<hr/> <hr/>

Cr.

Expenses	\$375 03
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating? Permanent.

What is the par value of stock per share (matured)? \$100.

Are your installment payments weekly or monthly; what amount per share? Weekly; 10 cents.

How many shares were issued during the year 1895? 5. How many shares were withdrawn during the year? 165.

How many borrowing members have you? 11. Give total number of shares now held by them: 175 $\frac{3}{4}$.

How many non-borrowing members have you? 39. Give total number of shares now held by them: 622.

How many female shareholders? 16. How many shares now held by them? 254.

What rate of interest is paid by borrowing member? 10 cents weekly per share.

Is your admission or membership fee per share or per member? Per member. How much? 25 cents.

Total amount of admission fees paid by new members during year: 25 cents.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? No.

State total operating expenses for the year: \$375.03.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	JAMES H. MAHER	Frost avenue.
<i>Secretary</i>	W. O. RICE	54 Olean street.
<i>Treasurer</i>	A. J. JONES	48 Olean street.
<i>Attorney</i>	JOHN M. MURPHY	Powers Building.

POPULAR BANKING, SAVING AND LOAN ASSOCIATION.

Rochester, N. Y.

[Organized under Laws of 1851. Commenced business 1886.]

ASSETS.

Loans on bond and mortgage (face value)	\$2,293 00
Cash on hand and in bank	2,016 81
	<hr/>
	\$4,309 81
	<hr/> <hr/>

LIABILITIES.

Due shareholders, due installments paid	\$2,432 79
Due shareholders, earnings credited	469 78
Undivided earnings	1,407 24
	<hr/>
	\$4,309 81
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895	\$86 68
Subscriptions on shares (installment)	307 57
Mortgages redeemed	4,587 77
Interest received	310 47
Fines received	14 32
	<hr/>
	\$5,306 81
	<hr/> <hr/>

DISBURSEMENTS.

Paid on withdrawals, dues and dividends.....	\$2,916 74
Salaries	233 50
Rent	52 00
Attorney	72 00
Banking department	15 76
Cash on hand	2,016 81
	<hr/>
	\$5,306 81
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest	\$310 47
Fines	14 32
	<hr/>
	\$324 79
	<hr/> <hr/>

Cr.

Expenses	\$373 26
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$100.

Are your installment payments weekly or monthly; what amount per share? Weekly; 10 cents.

How many shares were issued during the year 1895? None.
How many shares were withdrawn during the year? 132.

How many borrowing members have you? 4. Give total number of shares now held by them: 34.

How many non-borrowing members have you? 11. Give total number of shares now held by them: 110.

How many female shareholders? 2. How many shares now held by them? 10.

What rate of interest is paid by borrowing member? 5 1-5 per cent.

Is your admission or membership fee per share or per member? Per share. How much? 5 cents.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? No.

State total operating expenses for the year: \$373.26.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	GEO. W. CROUCH.....	Goodman, cor. Main st.
<i>Secretary</i>	CHAS. MENG.....	13 State street.
<i>Treasurer</i>	WM. C. BROWN.....	17 Richard street.
<i>Attorney</i>	CHAS. F. DEAN.....	Smith's Arcade.

PROFIT LOAN ASSOCIATION.

No. 448 Powers Block, Rochester, N. Y.

[Organized under Laws of 1851. Commenced business 1886.]

ASSETS.

Loans on bond and mortgage (face value).....	\$165,350 00
Real estate (foreclosure).....	6,831 86
Cash on hand and in bank.....	745 42
Interest and taxes paid.....	917 68
	<hr/>
	\$173,844 96
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LIABILITIES.

Due shareholders, due installments paid.....	\$148,977 00
Due shareholders, earnings credited.....	24,791 93
Undivided earnings.....	76 03
	<hr/>
	\$173,844 96
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$1,410 48
Subscriptions on shares (installment).....	38,388 02
Mortgages redeemed.....	26,501 14
Premiums received.....	5,131 48
Interest received.....	5,596 25
Fines received.....	309 01
Initiation, entrance or membership fees.....	20 50

MONROE COUNTY.

537

Rent.	\$ 235 54
Balance charged off.....	3 49
Insurance repaid.....	22 42
	<hr/>
	\$77,618 33
	<hr/> <hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$35,600 00
Paid on withdrawals, dues.....	32,480 31
Paid on withdrawals, dividends.....	5,356 91
Salaries.....	620 00
Advertising and printing.....	77 00
Rent.....	52 00
Banking department.....	60 77
Book-case.	7 50
Premium, treasurer's bond.....	30 00
Repairs to safe.....	3 57
Costs, taxes, interest, etc.....	2,584 85
Cash on hand.....	745 42
	<hr/>
	\$77,618 33
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Balance.....	\$353 11
Interest.....	5,596 25
Premium.....	5,131 48
Fines.....	309 01
Transfer fees.....	2 00
Pass-books and initiation, membership or share fee.....	18 50
Balance charged off.....	3 49
Rent.....	23 54
	<hr/>
	\$11,437 38
	<hr/> <hr/>

Cr.

Dividends on stock.....	\$10,091 00
Expenses.	850 84
Undivided profits.....	76 03
Real estate.....	419 51
	<hr/>
	\$11,437 38
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Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$100.

Are your installment payments weekly or monthly; what amount per share? Weekly; 10 cents.

How many shares were issued during the year 1895? 286.
How many shares were withdrawn during the year? 271.

How many borrowing members have you? 134. Give total number of shares now held by them: 1,653½.

How many non-borrowing members have you? 217. Give total number of shares now held by them: 2,822.

How many female shareholders? 142. How many shares now held by them? 1,098.

What rate of interest is paid by borrowing member? 5 1-5 per cent.

Is your admission or membership fee per share or per member? Per member. How much? 25 cents.

Total amount of admission fees paid by new members during year: \$18.50.

What premium plan do you follow: installment or gross or premium interest? Installment.

Have you an expense fund? No.

State total operating expenses for the year: \$850.84.

How many foreclosures did you have in 1895? Five.

Officers.	Names.	Post-office address.
<i>President</i>	HARDY A. LOCKE.....	Rochester, N. Y.
<i>Secretary</i>	WILLIAM J. TRIMBLE.....	101 Powers Block.
<i>Treasurer</i>	JOHN H. ASHTON.....	212 E. & B. Bldg.
<i>Attorneys</i>	GEO. & S. C. TRUESDALE..	448 Powers Block.

ROCHESTER DIME SAVINGS AND LOAN ASSOCIATION.

Rochester, N. Y.

[Organized under Laws of 1851. Commenced business 1886.]

ASSETS.

Loans on bond and mortgage (face value).....	\$22,785 00
Real estate.....	6,774 37
Cash on hand and in bank.....	950 91
Furniture and fixtures.....	50 00
	<hr/>
	\$30,560 28
	<hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$23,973 04
Due shareholders, earnings credited.....	2,521 39
Undivided earnings.....	2,270 05
Street improvements, taxes.....	1,295 80
Attorney's fees.....	500 00
	<hr/>
	\$30,560 28
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$658 91
Mortgages redeemed.....	34,341 93
Interest received.....	2,504 15
Fines received.....	6 36
Cash over.....	2 43
	<hr/>
	\$37,513 78
	<hr/>

DISBURSEMENTS.

Paid on withdrawals, dues.....	\$35,741 85
Salaries	417 00
Advertising and printing.....	1 75
Banking department.....	44 80
Secretary, extra	50 00
President, extra	73 13
Repairs on real estate.....	211 94

Insurance.	\$16 95
Attorney's fees	5 45
Cash on hand.....	950 91
	<hr/>
	\$37,513 78
	<hr/>

EARNINGS ACCOUNT.

Dr.

Interest	\$2,504 15
Premium	6 36
	<hr/>
	\$2,510 51
	<hr/>

Cr.

Expenses	\$821 02
	<hr/>

Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$105.

Are your installment payments weekly or monthly; what amount per share? Weekly; 10 cents.

How many shares were issued during the year 1895? None.
How many shares were withdrawn during the year? 583.

How many borrowing members have you? 18. Give total number of shares now held by them: 217.

How many female shareholders? 1. How many shares now held by them? 11.

What rate of interest is paid by borrowing member? 10 cents per week per share.

Is your admission or membership fee per share or per member? Per share. How much? 10 cents.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? No.

State total operating expenses for the year: \$821.02.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address
President	JNO. L. ACKER.....	96 Nassau street.
Secretary	J. M. WHEELER.....	12 New York street.
Treasurer	RUDOLPH HAEKER...	Cor. Brown and Allen sts.

ROCHESTER PERMANENT SAVINGS ASSOCIATION.

Rochester, N. Y.

[Organized under Laws of 1851. Commenced business 1882.]

ASSETS.

Loans on bond and mortgage (face value).....	\$42,354 45
Real estate (foreclosure).....	9,201 19
Cash on hand and in bank.....	581 19
Furniture and fixtures	100 00
Property	2,254 01
	<hr/>
	\$54,490 84
	<hr/> <hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$48,752 25
Due shareholders, earnings credited.....	3,882 65
Undivided earnings	468 84
Rents	1,387 10
	<hr/>
	\$54,490 84
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895	\$260 32
Subscriptions on shares (installment).....	4,460 61
Mortgages redeemed	13,623 90
Premiums received	1,384 13
Interest received	2,156 50
Fines received	65 73
Initiation, entrance or membership fees.....	75
Transfer	1 00
Rents	791 25
	<hr/>
	\$22,744 19
	<hr/> <hr/>

DISBURSEMENTS.

Loaned on mortgage	\$3,900 00
Paid on withdrawals, dues.....	6,231 30
Paid on withdrawals, dividends.....	2,872 52
Salaries	267 50

Rent.	\$40 00
Taxes, real estate	295 99
Interest, real estate	355 00
Repairs, real estate	210 16
Foreclosure, real estate	126 49
Banking department	57 19
Withdrawals on loans paid-up.	7,806 85
Cash on hand	581 19
	<hr/>
	\$22,744 19
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest	\$2,156 50
Premium	1,384 13
Fines	65 73
Transfer fees	1 00
Pass-books and initiation, membership or share fee. .	75
Undivided earnings January, 1895.	144 72
	<hr/>
	\$3,752 83
	<hr/> <hr/>

Cr.

Dividends on stock	\$2,919 30
Salaries	267 50
Rents	40 00
Banking department.	57 19
Undivided earnings	468 84
	<hr/>
	\$3,752 83
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating? Permanent.

What is the par value of stock per share (matured)? \$100.

Are your installment payments weekly or monthly; what amount per share? Weekly; 10 cents.

How many shares were issued during the year 1895? 21. How many shares were withdrawn during the year? 131.

How many borrowing members have you? 29. Give total number of shares now held by them: 444.

How many non-borrowing members have you? 50. Give total number of shares now held by them: 113.

How many female shareholders? 23. How many shares now held by them? 209.

What rate of interest is paid by borrowing member? 10 cents per share per week.

Is your admission or membership fee per share or per member? Per member. How much? 25 cents.

Total amount of admission fees paid by new members during year: 75 cents; to association.

What premium plan do you follow: installment or gross or premium interest? Installment.

State total operating expenses for the year: \$364.69.

How many foreclosures did you have in 1895? One.

Officers.	Names.	Post-office address.
<i>President</i>	PHILIP WICKENS.	Cypress street.
<i>Secretary</i>	ROWLAND PARKES.	57 South avenue.
<i>Treasurer</i>	ROWLAND PARKES.	57 South avenue.
<i>Attorney</i>	GEO. TRUESDALE.	448 Powers Block.

ROCHESTER SAVING AND LOAN ASSOCIATION.

Nos. 800-808 Powers Building, Rochester, N. Y.

[Organized under Laws of 1851. Commenced business 1889.]

ASSETS.

Loans on bond and mortgage (face value)	\$437,876 12
Loans on other securities (stock)	5,800 00
Real estate (foreclosure)	14,417 46
Cash on hand and in bank	3,193 12
Furniture and fixtures	759 54
Interest, premium and fines due and unpaid	5,724 70
	<hr/>
	\$467,770 94
	<hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$339,041	55.
Undivided earnings	66,631	34
Coupon stock	61,900	00
Nickel stamps	198	05
	<hr/>	
	\$467,770	94
	<hr/>	

RECEIPTS.

Cash on hand January 1, 1895.....	\$9,601	38
Subscriptions on shares (installment) deposit.....	78,991	32
Subscriptions on shares (installment) loans.....	90,192	01
Subscriptions on shares (single-payment).....	24,200	00
Real estate	3,317	20
Quarterly dues	9,346	45
Transfers.	40	00
Premiums received.....	13,833	17
Interest received.....	18,996	11
Fines received.....	1,194	67
Initiation, entrance or membership fees.....	1,792	42
Discount.....	226	99
Special deposit	20,000	00
Railroad bonds	16,000	00
Interest and exchange	1,573	71
Traveling expenses returned	108	77
Interest on coupon	83	75
Incidentals.	198	38
	<hr/>	
	\$289,696	33
	<hr/>	

DISBURSEMENTS.

Loaned on mortgage	\$134,600	00
Loaned on other securities.....	1,150	00
Paid on withdrawals, dues and matured.....	77,724	62
Paid on withdrawals, dividends and matured.....	34,098	09
Salaries, and rent (\$450).....	77,724	62
Advertising and printing	1,293	21
Nickel stamps	326	52
Fixtures.	53	58

Railroad bonds.....	\$1,021 66
Discount.....	617 66
Traveling expenses.....	1,763 13
Commissions.....	3,127 91
Coupons withdrawn.....	2,300 00
Interest on coupons.....	2,615 71
Real estate tax, insurance.....	3,234 62
Special deposit.....	10,000 00
Membership, quarterly fee.....	33 00
Incidentals.....	1,705 86
Cash on hand.....	3,193 12
	<hr/>
	\$289,696 33
	<hr/>

EARNINGS ACCOUNT.

Dr.

Interest.....	\$18,992 08
Premium.....	13,833 17
Fines.....	1,194 67
Transfer fees.....	40 00
Pass-books and initiation, membership fees.....	1,775 42
Quarterly dues.....	9,325 44
Interest and exchange.....	1,537 13
Forfeitures.....	261 25
Real estate (sold).....	101 83
	<hr/>
	\$47,060 99
	<hr/>

Cr.

Dividends on stock.....	\$13,112 68
Discount.....	389 17
Stationery and printing.....	776 96
Advertising.....	632 60
Commissions.....	3,127 91
Salaries and rent.....	10,837 64
Traveling expenses.....	1,550 01
Incidentals.....	1,460 01
Fixtures.....	250 00
Undivided profits.....	14,924 01
	<hr/>
	\$47,060 99
	<hr/>

Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$106.

Are your installment payments weekly or monthly; what amount per share? Monthly; 25 cents, 50 cents and \$1.

How many shares were issued during the year 1895? 5,171.
How many shares were withdrawn during the year? 2,150.

How many borrowing members have you? 615. Give total number of shares now held by them: 4,428.

How many non-borrowing members have you? 2,227. Give total number of shares now held by them: 10,534.

How many female shareholders? 466. How many shares now held by them? 1,056.

What rate of interest is paid by borrowing member? Class A, .078; B, .096; C, .102; less profit on stock.

Is your admission or membership fee per share or per member? Per share. How much? \$1.

Total amount of admission fees paid by new members during year: \$1,792.42.

What premium plan do you follow: installment or gross or premium interest? Installment.

Have you an expense fund? No.

State total operating expenses for the year: \$18,774.30.

How many foreclosures did you have in 1895? Eight.

Officers.	Names.	Post-office address.
<i>President</i>	MAURICE LEYDEN	808 Powers Building.
<i>Secretary</i>	CHAS. E. RATCLIFFE	808 Powers Building.
<i>Treasurer</i>	F. P. ALLEN	808 Powers Building.
<i>Attorney</i>	GEO. W. THOMAS	808 Powers Building.

SECURITY LOAN ASSOCIATION.

Rochester, N. Y.

[Organized under Laws of 1851. Commenced business 1881.]

ASSETS.

Loans on bond and mortgage (face value)	\$15,015 00
Real estate	8,999 06
Cash on hand and in bank	1,447 44
	<hr/>
	\$25,461 50
	<hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$16,396 62
Due shareholders, earnings credited	2,821 38
Undivided earnings.....	3,138 67
Profits on withdrawals retained.....	3,104 83
	<hr/>
	\$25,461 50
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$173 02
Subscriptions on shares (installment).....	2,827 75
Mortgages redeemed	7,770 00
Interest received.....	671 20
Rents	681 68
	<hr/>
	\$12,123 65
	<hr/>

DISBURSEMENTS.

Paid on withdrawals, dues.....	\$9,580 00
Salaries	156 00
Mutual Life Insurance Co., interest.....	540 00
City and county tax.....	267 84
Repairs on property.....	110 31
Banking department	17 16
Insurance	4 90
Cash on hand	1,447 44
	<hr/>
	\$12,123 65
	<hr/>

EARNINGS ACCOUNT.

Dr.

Interest	\$671 20
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Cr.

Dividends on stock.....	\$498 04
Expenses	173 16
	<hr/>
	\$671 20
	<hr/>

Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$105.

Are your installment payments weekly or monthly; what amount per share? Weekly; 10, 15, 20, 25 cents.

How many shares were issued during the year 1895? None.
How many shares were withdrawn during the year? 186.

How many borrowing members have you? 12. Give total number of shares now held by them: 143.

How many non-borrowing members have you? 23. Give total number of shares now held by them: 229.

How many female shareholders? 15. How many shares now held by them? 122.

What rate of interest is paid by borrowing member? 10 cents per share per week.

Is your admission or membership fee per share or per member? Per member. How much? 25 cents.

Total amount of admission fees paid by new members during year: None.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? No.

State total operating expenses for the year: \$173.16.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	TIMOTHY DERRICK	Rochester, N. Y.
<i>Secretary</i>	WM. H. FARAGHER	Rochester, N. Y.
<i>Treasurer</i>	WM. H. FARAGHER	Rochester, N. Y.
<i>Attorney</i>	GEO. TRUESDALE	Rochester, N. Y.

SOUTH END SAVINGS AND LOAN ASSOCIATION.

Rochester, N. Y.

[Organized under Laws of 1851. Commenced business 1886.]

ASSETS.

Loans on bond and mortgage (face value)	\$46,900 00
Real estate (foreclosure)	4,502 70
Cash on hand and in bank	179 15
	<hr/>
	\$51,581 85
	<hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$35,712 20
Due shareholders, earnings credited.....	15,546 19
Undivided earnings	323 46
	<hr/>
	\$51,581 85
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$30 66
Subscriptions on shares (installment).....	3,145 41
Mortgages redeemed.....	8,800 00
Interest received.....	2,706 50
Fines received.....	66 42
Transfer	50
Rent, sub-letting office.....	77 75
Rent, real estate.....	445 50
Forfeits of dividends.....	36 61
	<hr/>
	\$15,309 35
	<hr/>

DISBURSEMENTS.

Paid on withdrawals, dues.....	\$10,622 20
Paid on withdrawals, dividends.....	3,867 43
Salaries	221 00
Advertising and printing.....	3 91
Rent	104 00
Postage and stationery.....	6 24
Banking department.....	30 30
Taxes on real estate.....	116 07
Repairs on real estate.....	79 39
Insurance on real estate.....	2 10
Appraising real estate.....	4 00
Collecting rents.....	21 42
Rebate of premiums.....	52 14
Cash on hand.....	179 15
	<hr/>
	\$15,309 35
	<hr/>

EARNINGS ACCOUNT.

Dr.

Interest	\$2,706 50
Fines	66 42

Transfer fees.....	\$0 50
Rent, sub-letting office.....	77 75
Rent, real estate.....	445 50
Forfeit of dividends.....	36 61
	<hr/>
	\$3,333 28
	<hr/>

Cr.

Dividends on stock, credited to shares.....	\$2,983 21
Expenses	398 72
Rebate of premiums.....	52 14
	<hr/>
	\$3,434 07
	<hr/>

Is the plan of your association permanent, serial or terminating? Permanent.

What is the par value of stock per share (matured)? \$100.

Are your installment payments weekly or monthly; what amount per share? Weekly; 10 cents.

How many shares were issued during the year 1895? None.
How many shares were withdrawn during the year? 303.

How many borrowing members have you? 33. Give total number of shares now held by them: 469.

How many non-borrowing members have you? 56. Give total number of shares now held by them: 1,127.

How many female shareholders? 37. How many shares now held by them? 425.

What rate of interest is paid by borrowing member? Estimated 5 per cent.

Is your admission or membership fee per share or per member? Per member. How much? 25 cents.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? No.

State total operating expenses for the year: \$398.72.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	JOHN H. FOLEY.....	42 Frost avenue.
<i>Secretary</i>	ABRAM HALSEY.....	149 Mansion street.
<i>Treasurer</i>	BERNHARD LAMPERT.....	103 Frost avenue.
<i>Attorney</i>	EDWARD T. TURK.....	440 Powers Block.

TENTH WARD DIME PERMANENT SAVINGS AND LOAN ASSOCIATION.

No. 481 East Main Street, Rochester, N. Y.

[Organized under Laws of 1851. Commenced business 1887.]

ASSETS.

Loans on bond and mortgage (face value).....	\$65,200 00
Cash on hand and in bank.....	88 22
Furniture and fixtures.....	220 00
	<hr/>
	\$65,508 22
	<hr/> <hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$45,764 54
Due shareholders, earnings credited.....	11,399 76
Undivided earnings	8,343 92
	<hr/>
	\$65,508 22
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$216 51
Subscriptions on shares (installment).....	28,062 90
Interest received	3,943 30
Fines received	28 35
	<hr/>
	\$32,251 06
	<hr/> <hr/>

DISBURSEMENTS.

Paid on withdrawals, dues.....	\$31,213 86
Salaries.....	676 00
Advertising and printing.....	7 25
Rent.....	104 00
Expenses allowed on loans transferred.....	95 00
Banking department.....	42 73
Finance committee.....	24 00
Cash on hand.....	88 22
	<hr/>
	\$32,251 06
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest.....	\$3,943 30
Transfer fees.....	28 35
Amount taken from reserve fund to balance.....	93 81
	<hr/>
	\$4,065 46
	<hr/>

Cr.

Dividends on stock.....	\$3,116 48
Expenses.....	948 98
	<hr/>
	\$4,065 46
	<hr/>

Is the plan of your association permanent, serial or terminating? Permanent.

What is the par value of stock per share (matured)? \$100.

Are your installment payments weekly or monthly; what amount per share? Weekly; 10 cents.

How many shares were issued during the year 1895? None. How many shares were withdrawn during the year? 1,020.

How many borrowing members have you? 33. Give total number of shares now held by them: 652.

How many non-borrowing members have you? 44. Give total number of shares now held by them: 756.

How many female shareholders? 17. How many shares now held by them? 332.

What rate of interest is paid by borrowing member? 5 1-5 per cent.

Is your admission or membership fee per share or per member? Per share. How much? 5 cents.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? No.

State total operating expenses for the year: \$948.98.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	MAHLON B. ADAMS.....	11 Vine street.
<i>Secretary</i>	JOHN C. KOESTERER.....	27 Joslyn park.
<i>Treasurer</i>	J. M. AEBERSOLD.....	457 East Main street.
<i>Attorney</i>	FRANK J. HOWE.....	E. & B. Building.

REMARKS.— This association is closing.

THIRD WARD PERMANENT SAVINGS AND LOAN ASSOCIATION.

No. 186 Plymouth Avenue, Rochester, N. Y.

[Organized under Laws of 1851. Commenced business 1896.]

ASSETS.

Loans on bond and mortgage (face value),	\$30,500 00
Real estate (foreclosure).....	14,237 21
Cash on hand and in bank.....	3,060 13
Furniture and fixtures.....	31 75
Interest due and unpaid.....	1 25
Fines due and unpaid.....	5 18
	<hr/>
	\$47,835 52
	<hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$35,597 65
Due shareholders, earnings credited.....	9,930 92
Balance to be paid out on loans made.....	2,306 95
Unpaid withdrawals filed.....	\$17,876 21
	<hr/>
	\$47,835 52
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$846 38
Subscriptions on shares (installment).....	4,010 91
Mortgages redeemed.....	13,515 41
Interest received.....	2,174 06
Fines received.....	75 54
Initiation, entrance or membership fees.....	1 25
Transfer fees.....	2 00
Real estate, taxes, costs, etc.....	660 24
Rent.....	17 82
	<hr/>
	\$21,303 61
	<hr/>

DISBURSEMENTS.

Paid on withdrawals, dues.....	\$10,844 55
Paid on withdrawals, dividends.....	3,015 12
Salaries.....	296 50

Advertising and printing.....	\$11 35
Rent.	78 00
Banking department	27 32
Taxes on real estate.....	3,470 64
Attorney fees.....	500 00
Cash on hand.....	3,060 13
	<hr/>
	\$21,303 61
	<hr/>

EARNINGS ACCOUNT.

Dr.

Interest.....	\$2,174 06
Fines	75 54
Transfer fees.....	2 00
Pass-books and initiation, membership or share fee,	1 25
Forfeitures.	251 89
Undivided profits.....	1,764 94
	<hr/>
	\$4,269 68
	<hr/>

Cr.

Dividends on stock.....	\$1,555 99
Expenses.	413 17
Undivided profits.....	2,300 52
	<hr/>
	\$4,269 68
	<hr/>

Is the plan of your association permanent, serial or terminating?
Permanent.

- What is the par value of stock per share (matured)? \$250.
- Are your installment payments weekly or monthly; what amount per share? Weekly; 25 cents.
- How many shares were issued during the year 1895? 10. How many shares were withdrawn during the year? 127.
- How many borrowing members have you? 18. Give total number of shares now held by them: 122.
- How many non-borrowing members have you? 50. Give total number of shares now held by them: 345.
- How many female shareholders? 21. How many shares now held by them? 101.

What rate of interest is paid by borrowing member? 5 1-5 per cent.

Is your admission or membership fee per share or per member? Per member. How much? 25 cents.

Total amount of admission fees paid by new members during year: \$1, to association.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? No.

State total operating expenses for the year: \$413.17.

How many foreclosures did you have in 1895? Two.

Officers.	Names.	Post-office address.
<i>President</i>	MICHAEL CUNNINGHAM. . . .	65 Tremont street.
<i>Secretary</i>	LOUIS A. MCKITTRICK. . . .	4 Greig street.
<i>Treasurer</i>	EDWIN C. SYKES.	12 Front street.
<i>Attorney</i>	FRANK M. BOTTUM.	24 Trust Building.

UNION DIME PERMANENT LOAN ASSOCIATION.

No. 460 St. Joseph Street, Rochester, N. Y.

[Organized under Laws of 1851. Commenced business 1888.]

ASSETS.

Loans on bond and mortgage (face value)	\$1,617 25
Cash on hand and in bank	82 75
Furniture and fixtures	50 00
	<hr/>
	\$1,750 00
	<hr/> <hr/>

LIABILITIES.

Due shareholders, due installments paid	\$1,031 80
Due shareholders, earnings credited	621 95
Undivided earnings	96 25
	<hr/>
	\$1,750 00
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895	\$64 50
Subscriptions on shares (installment)	167 90

Mortgages redeemed.....	\$534 05
Interest received.....	86 20
Fines received.....	2 50
	<hr/>
	\$855 15
	<hr/>

DISBURSEMENTS.

Paid on withdrawals, dues.....	\$742 90
Salaries.....	20 00
Rent.....	6 50
Expenses for transfer of mortgage to bank.....	3 00
Cash on hand.....	82 75
	<hr/>
	\$855 15
	<hr/>

EARNINGS ACCOUNT.

Dr.

Interest.....	\$85 20
Fines.....	2 30
	<hr/>
	\$87 50
	<hr/>

Cr.

Dividends on stock.....	\$58 75
Salaries and rent.....	26 50
Transferring mortgage.....	3 00
Stationery and postage.....	25
	<hr/>
	\$88 50
	<hr/>

Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$100.

Are your installment payments weekly or monthly; what amount per share? Weekly; 10 cents.

How many shares were issued during the year 1895? None.
How many shares were withdrawn during the year? 74.

How many borrowing members have you? 2. Give total number of shares now held by them: 16.

How many non-borrowing members have you? 15. Give total number of shares now held by them: 41.

How many female shareholders? 1. How many shares now held by them? 10.

What rate of interest is paid by borrowing member? 5-10 per cent.

Is your admission or membership fee per share or per member? Per member. How much? 25 cents.

Total amount of admission fees paid by new members during year: None.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? No.

State total operating expenses for the year: \$29.75.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	JOHN LENSING	18 Berlin street.
<i>Secretary</i>	JULIUS W. KOHLER	6 First avenue.
<i>Treasurer</i>	JOHN ZIMBRICH	543 St. Joseph street.
<i>Attorneys</i>	SULLIVAN & HAWKINS	Elwood Building.

UNION PERMANENT SAVINGS AND LOAN ASSOCIATION.

North Clinton Street and Buchan Park, Rochester, N. Y.

[Organized under Laws of 1851. Commenced business 1886.]

ASSETS.

Loans on bond and mortgage (face value)	\$29,900 00
Cash on hand and in bank	14 42
	<hr/>
	\$29,914 42
	<hr/>

LIABILITIES.

Due shareholders, due installments paid	\$29,346 66
Reserve fund	567 76
	<hr/>
	\$29,914 42
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$583 69
Subscriptions on shares (installment).....	1,908 92
Mortgages redeemed	2,057 70
Premiums received	112 00
Interest received	1,504 87
Fines received	2 20
Initiation, entrance or membership fees.....	12 30
Transfer	2 00
	<hr/>
	\$6,183 68
	<hr/> <hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$4,800 00
Paid on withdrawals, dues.....	790 77
Paid on withdrawals, dividends.....	296 10
Salaries.....	215 00
Rent	15 00
Banking department.....	17 08
Stationery.....	4 04
Taxes advanced.....	31 27
Cash on hand.....	14 42
	<hr/>
	\$6,183 68
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest	\$1,504 87
Premium	112 00
Fines.....	2 20
Transfer fees.....	2 00
Pass-books and initiation, membership or share fees,	12 30
	<hr/>
	\$1,633 37
	<hr/> <hr/>

Cr.

Dividends on stock.....	\$1,321 34
Expenses	282 39
Forwarded to reserve fund.....	29 64
	<hr/>
	\$1,633 37
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$100.

Are your installment payments weekly or monthly; what amount per share? Weekly; 10 or 25 cents.

How many shares were issued during the year 1895? 123. How many shares were withdrawn during the year? 17.

How many borrowing members have you? 18. Give total number of shares now held by them: 318.

How many non-borrowing members have you? 42. Give total number of shares now held by them: 373.

How many female shareholders? 16. How many shares now held by them? 183.

What rate of interest is paid by borrowing member? 5 2-10 per cent.

Is your admission or membership fee per share or per member? Per share. How much? 10 cents.

Total amount of admission fees paid by new members during year: \$12.30.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? No.

State total operating expenses for the year: \$251.12.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	ROBERT SIEBERT.....	Morris street.
<i>Secretary</i>	JOHN ZELLWEGER.....	14 Cayuga place.
<i>Treasurer</i>	JOHN LANTH.....	Buchan park.
<i>Attorneys</i>	WERNER & HARRIS....	German Ins. Building.

UNITED PERMANENT SAVINGS AND LOAN ASSOCIATION.

No. 248 North Avenue, Rochester, N. Y.

[Organized under Laws of 1851. Commenced business 1886.]

ASSETS.

Loans on bond and mortgage (face value).....	\$13,250 00
Cash on hand and in bank.....	95 02
Furniture and fixtures.....	50 00
	<hr/>
	\$13,395 02
	<hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$10,428 68
Due shareholders, earnings credited.....	2,127 39
Undivided earnings.....	838 95
	<hr/>
	\$13,395 02
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$181 92
Subscriptions on shares (installment).....	4,159 60
Mortgages redeemed	1,188 35
Premiums received.....	64 25
Interest received.....	648 55
Fines received.....	3 78
Initiation, entrance or membership fees.....	9 00
Transfer fee.....	50
	<hr/>
	\$6,255 95
	<hr/> <hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$2,500 00
Paid on withdrawals, dues.....	3,324 85
Paid on withdrawals, dividends.....	138 14
Salaries	159 25
Advertising and printing.....	5 10
Rent	5 00
Banking department	14 69
Finance committee	6 00
Stationery	6 65
Filing mortgage	1 25
Cash on hand.....	95 02
	<hr/>
	\$6,255 95
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest	\$648 55
Premium	64 25
Fines	3 78

Transfer fees	\$0 50
Pass-books and initiation, membership or share fee. .	9 00
Unpaid fines charged to members.....	15 95

\$742 03

Cr.

Dividends on stock	\$543 07
Expenses	197 94

\$741 01

Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$100 and \$200.

Are your installment payments weekly or monthly; what amount per share? Weekly; 10 and 25 cents.

How many shares were issued during the year 1895? 90. How many shares were withdrawn during the year? 40.

How many borrowing members have you? 13. Give total number of shares now held by them: 87.

How many non-borrowing members have you? 46. Give total number of shares now held by them: 228.

How many female shareholders? 14. How many shares now held by them? 64.

What rate of interest is paid by borrowing member? \$23.40 per \$200 share.

Is your admission or membership fee per share or per member? Per share. How much? 10 cents.

Total amount of admission fees paid by new members during year: \$9.

What premium plan do you follow: installment or gross or premium interest? Installment.

Have you an expense fund? No.

State total operating expenses for the year: \$197.94.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	FRANK D. FOLSOM.....	130 Carter street.
<i>Secretary</i>	AUGUST SNYDER.....	13 Lochner park.
<i>Treasurer</i>	GEORGE ENGLERT.....	248 North avenue.
<i>Attorney</i>	THOMAS E. WHITE.....	E. & B. Building.

WADSWORTH DIME AID AND LOAN ASSOCIATION.

No. 699 North Street, Rochester, N. Y.

[Organized under Laws of 1851. Commenced business 1887.]

ASSETS.

Loans on bond and mortgage (face value).....	\$34,200 00
Real estate (foreclosure).....	1,344 95
Cash on hand and in bank.....	265 15
Furniture and fixtures.....	40 00
Installments due and unpaid.....	16 30
	<hr/>
	\$35,866 40
	<hr/> <hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$30,421 90
Due shareholders, earnings credited.....	3,543 01
Undivided earnings	1,885 19
Surplus.....	16 30
	<hr/>
	\$35,866 40
	<hr/> <hr/>

RECEIPTS.

Subscriptions on shares (installment).....	\$7,864 95
Mortgages redeemed	9,700 00
Interest received.....	2,084 10
Fines received.....	12 85
Initiation, entrance or membership fees.....	1 00
Rent.....	107 33
Taxes repaid	68 00
	<hr/>
	\$19,838 23
	<hr/> <hr/>

DISBURSEMENTS.

Cash overdrawn January 1, 1895.....	\$11 47
Paid on withdrawals, dues.....	16,519 63
Paid on withdrawals, dividends.....	2,506 33
Salaries.....	273 00
Banking department	24 73
Taxes paid.....	197 42

Insurance	\$8 00
Repairs, real estate.....	6 00
Sundries.....	26 50
Cash on hand.....	265 15
	<hr/>
	\$19,838 23
	<hr/>

EARNINGS ACCOUNT.

Dr.

Interest.....	\$2,084 10
Fines.....	12 85
Pass-books and initiation, membership or share fee.....	1 00
Rent.....	107 33
Taxes repaid	68 00
Balance from surplus.....	13 32
	<hr/>
	\$2,286 60
	<hr/>

Cr.

Dividends on stock.....	\$1,750 95
Expenses.....	535 65
	<hr/>
	\$2,286 60
	<hr/>

Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$100.

Are your installment payments weekly or monthly; what amount per share? Weekly; 10 cents.

How many shares were issued during the year 1895? 10. How many shares were withdrawn during the year? 199.

How many borrowing members have you? 17. Give total number of shares now held by them: 356.

How many non-borrowing members have you? 23. Give total number of shares now held by them: 299.

How many female shareholders? 15. How many shares now held by them? 229.

What rate of interest is paid by borrowing member? 5 2-10 per cent.

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Is your admission or membership fee per share or per member?
Per share. How much? 10 cents.

Total amount of admission fees paid by new members during
year: \$1.

What premium plan do you follow: installment or gross or
premium interest? Installment.

Have you an expense fund? No.

State total operating expenses for the year: \$337.17.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	HENRY J. SIMMERLINK....	309 Hudson avenue.
<i>Secretary</i>	GEO. STURMER.....	15 Henry street.
<i>Treasurer</i>	JOS. F. RIBSTEIN.....	699 North street.

WAKELEE FARM DIME BANKING AND LOAN ASSOCIATION.

No. 39 First Avenue, Rochester, N. Y.

[Organized under Laws of 1851. Commenced business 1886.]

ASSETS.

Loans on bond and mortgage (face value).....	\$5,100 00
Cash on hand and in bank.....	232 97
	<hr/>
	\$5,332 97
	<hr/> <hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$3,014 17
Due shareholders, earnings credited.....	268 72
Balance to be paid out on loans made.....	600 00
Undivided earnings.....	950 08
Certificate	500 00
Unpaid withdrawals filed.....	\$1,220 38
	<hr/>
	<hr/>
	\$5,332 97
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$116 41
Subscriptions on shares (installment).....	865 53
Mortgages redeemed.....	5,094 37
Interest received.....	559 90
	<hr/>
	\$6,636 21
	<hr/> <hr/>

DISBURSEMENTS.

Paid on withdrawals, dues.....	\$6,171 79
Salaries.....	110 50
Interest.....	30 00
Legal expenses.....	74 00
Banking department.....	14 95
Error.....	2 00
Cash on hand.....	232 97
	<hr/>
	\$6,636 21
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest.....	\$559 90
	<hr/> <hr/>

Cr.

Dividends on stock.....	\$130 24
Interest.....	30 00
Expenses.....	199 45
Placed to surplus fund.....	200 21
	<hr/>
	\$559 90
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating?
Serial.

What is the par value of stock per share (matured)? \$100.

Are your installment payments weekly or monthly; what
amount per share? Weekly; 10 cents.

How many shares were issued during the year 1895? None.
How many shares were withdrawn during the year? 224.

How many borrowing members have you? 3. Give total number of shares now held by them: 51.

How many non-borrowing members have you? 2. Give total number of shares now held by them: 10.

How many female shareholders? 1. How many shares now held by them? 20.

What rate of interest is paid by borrowing member? 5 2-5 per cent.

Is your admission or membership fee per share or per member? Per member. How much? 25 cents.

Total amount of admission fees paid by new members during year: None.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? No.

State total operating expenses for the year: \$229.45.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i> ..	CHAS. WOELLERT.....	Central park and Sixth ave.
<i>Secretary</i> ..	LOUIS P. TIETENBERG...	39 First avenue.
<i>Treasurer</i> ..	CHAS. WOELLERT.....	Central park and Sixth ave.
<i>Attorney</i> ...	JOSIAH SULLIVAN.....	Elwood Block.

WASHINGTON PERMANENT LOAN AND AID ASSOCIATION.

No. 192 Andrews Street, Rochester, N. Y.

[Organized under Laws of 1851. Commenced business 1886.]

ASSETS.

Loans on bond and mortgage (face value).....	\$36,863 93
Real estate	6,276 96
Cash on hand and in bank.....	99 24
Insurance due and not paid.....	7 00
	<hr/>
	\$43,247 13
	<hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$34,305 20
Due shareholders, earnings credited.....	2,967 35

Undivided earnings	\$5,974 58
Unpaid withdrawals filed.....	\$7,391 88
	<hr/>
	<hr/>
	\$43,247 13
	<hr/>
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$9 25
Subscriptions on shares (installment).....	6,071 75
Mortgages redeemed.....	600 00
Interest received	2,789 00
Cash over	1 10
Rent of real estate	418 00
	<hr/>
	\$9,889 10
	<hr/>
	<hr/>

DISBURSEMENTS.

Paid on withdrawals, dues.....	\$6,611 81
Paid on withdrawals, dividends.....	1,214 31
Salaries.....	518 00
Advertising and printing.....	1 25
Rent	32 50
Repairs	282 00
Banking department	29 00
Taxes on real estate	768 28
Insurance	13 00
Attorney fees and costs.....	239 68
Expenses, collecting rents	32 00
Committee, traveling expenses	7 20
Tax searches	31 50
Rebate allowed on water tax.....	9 33
Cash on hand.....	99 24
	<hr/>
	\$9,889 10
	<hr/>
	<hr/>

EARNINGS ACCOUNT.

Dr.

Interest	\$2,789 00
Rents	418 00
	<hr/>
	\$3,207 00
	<hr/>
	<hr/>

<i>Cr.</i>	
Dividends on stock	\$2,207 19
Expenses	1,956 74
	<hr/>
	\$4,163 93
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$105.
Are your installment payments weekly or monthly; what amount per share? Weekly; 10 and 25 cents.

How many shares were issued during the year 1895? None.
How many shares were withdrawn during the year? 218.

How many borrowing members have you? 27. Give total number of shares now held by them: 579.

How many non-borrowing members have you? 24. Give total number of shares now held by them: 371.

How many female shareholders? 8. How many shares now held by them? 73.

What rate of interest is paid by borrowing member? 5 2-10 per cent.

Is your admission or membership fee per share or per member? Per share. How much? 10 cents.

Total amount of admission fees paid by new members during year: None.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? No.
State total operating expenses for the year: \$1,956.74.
How many foreclosures did you have in 1895? One.

Officers.	Names.	Post-office address.
<i>President</i>	GEO. H. NOETH.....	580 North St. Paul street.
<i>Secretary</i>	J. P. LEINEN.....	86 Richmond park.
<i>Treasurer</i>	LEO A. SCHLITZER...	192 Andrews street.
<i>Attorney</i>	E. W. MAURER.....	417 E. & B. Building.

REMARKS.—This association is closing.

WEST AVENUE LOAN ASSOCIATION.

No. 192 West Avenue, Rochester, N. Y.

[Organized under Laws of 1851. Commenced business 1890.]

ASSETS.

Loans on bond and mortgage (face value).....	\$14,487 69
Real estate (foreclosure).....	1,581 44
Cash on hand and in bank.....	1 52
	<hr/>
	\$16,070 65
	<hr/> <hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$13,805 01
Due shareholders, earnings credited.....	431 88
Undivided earnings.....	1,833 76
Unpaid withdrawals filed.....	\$10,214 63
	<hr/> <hr/>

\$16,070 65
RECEIPTS.

Cash on hand January 1, 1895.....	\$241 57
Subscriptions on shares (installment).....	870 74
Mortgages redeemed.....	10,521 89
Premiums received.....	745 59
Interest received.....	886 03
Fines received	73 20
Initiation, entrance or membership fees.....	31 50
Sub-rent of rooms	50 00
Real estate (sold)	2,651 64
	<hr/>
	\$16,072 16
	<hr/> <hr/>

DISBURSEMENTS.

Paid on withdrawals, dues.....	\$11,547 74
Paid on withdrawals, dividends.....	2,783 05
Rent	140 00
Salaries	475 00
Books.....	28 50

Examining committee	\$8 00
Postage.....	2 78
Stationery.....	2 08
Advertising	2 50
Banking department	19 42
Repairs, taxes, etc., real estate.....	1,061 57
Cash on hand.....	1 52
	<hr/>
	\$16,072 16
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest.....	\$886 03
Premium.....	745 59
Fines	73 20
Transfer fees	28 00
Pass-books and initiation, membership or share fee.	3 50
Over-credited	2 00
	<hr/>
	\$1,738 32
	<hr/> <hr/>

Cr.

Dividends on stock.....	\$859 80
Expenses.	628 28
Error	4 00
Loss on real estate.....	141 30
	<hr/>
	\$1,633 38
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$100.

Are your installment payments weekly or monthly; what amount per share? Weekly; 10 cents.

How many shares were issued during the year 1895? 35. How many shares were withdrawn during the year? 740.

How many borrowing members have you? 14. Give total number of shares now held by them: 151.

How many non-borrowing members have you? 30. Give total number of shares now held by them: 460.

How many female shareholders? 5. How many shares now held by them? 128.

What rate of interest is paid by borrowing member? 5 2-10 per cent.

Is your admission or membership fee per share or per member? Per share. How much? 10 cents.

Total amount of admission fees paid by new members during year: \$3.50.

What premium plan do you follow: installment or gross or premium interest? Installment.

Have you an expense fund? No.

State total operating expenses for the year: \$628.28.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	LAWRENCE HAYES..	Jefferson ave., cor. N. Y. st
<i>Secretary</i>	HENRY L. DALY...	26 Arklow street.
<i>Treasurer</i>	C. W. FERGUSON...	163 Atkinson street.
<i>Attorney</i>	FRED. W. SMITH...	German Ins. Building.

WESTERN NEW YORK PERMANENT SAVINGS AND LOAN ASSOCIATION.

No. 61 Exchange Place Building, Rochester, N. Y.

[Organized under Laws of 1851. Commenced business 1889.]

ASSETS.

Loans on bond and mortgage (face value)	\$20,339 36
Real estate (foreclosure)	5,186 46
Cash on hand and in bank	980 21
	<hr/>
	\$26,506 03
	<hr/>

LIABILITIES.

Due shareholders, due installments paid	\$24,404 04
Undivided earnings	2,010 35
Suspense account	91 64
	<hr/>
	\$26,506 03
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$1,881 44
Subscriptions on shares (installment)	1,104 10
Mortgages redeemed	1,232 80
Interest received	1,122 90
	<hr/>
	\$5,341 24
	<hr/> <hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$369 00
Paid on withdrawals, dues.....	2,731 69
Paid on withdrawals, dividends.....	4 70
Salaries.	130 00
Advertising and printing.....	1 50
Rent	16 00
State examination	15 75
Expenses on real estate.....	1,092 39
Cash on hand.....	980 21
	<hr/>
	\$5,341 24
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest.	\$1,122 90
Individual account	5 27
Surplus reduced	320 88
	<hr/>
	\$1,449 05
	<hr/> <hr/>

Cr.

Dividends on stock.....	\$4 70
Expenses.	163 25
Taxes and attorney's fees.....	181 22
Individual account	30 65
Expenses on real estate.....	1,069 23
	<hr/>
	\$1,449 05
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$105.

Are your installment payments weekly or monthly; what amount per share? Weekly; 10 cents.

How many shares were issued during the year 1895? None.
How many shares were withdrawn during the year? 102.

How many borrowing members have you? 14. Give total number of shares now held by them: 252.

How many non-borrowing members have you? 52. Give total number of shares now held by them: 653.

How many female shareholders? 25. How many shares now held by them? 259.

What rate of interest is paid by borrowing member? 10 cents per share per week.

Is your admission or membership fee per share or per member? Per member. How much? 25 cents.

Total amount of admission fees paid by new members during year: None.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? No.

State total operating expenses for the year: \$163.25.

How many foreclosures did you have in 1895? One.

Officers.	Names.	Post-office address.
<i>President</i>	F. P. MICHEL.....	Frank street.
<i>Secretary and Treasurer</i> ,	A. O. FENN.....	167 E. Main street.
<i>Attorney</i>	P. MCINTYRE.....	E. & B. Building.

REMARKS — This association is closing.

WESTERN SAVINGS AND LOAN ASSOCIATION.

Nos. 508-510 Granite Building, Rochester, N. Y.

[Organized under Laws of 1892. Commenced business 1894.]

ASSETS.

Loans on bond and mortgage (face value).....	\$26,500 00
Loans on other securities.....	50 00
Cash on hand and in bank.....	4,718 67
Furniture and fixtures.....	333 22
	<hr/>
	\$31,601 89
	<hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$15,814 35
Undivided earnings.....	1,334 30
Fully paid stock.....	7,200 00
Accumulating stock.....	7,200 00
Expense fund.....	53 24
	<hr/>
	\$31,601 89
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$2,769 63
Subscriptions on shares (installment).....	27,097 08
Premiums received.....	860 52
Interest received.....	860 53
Fines received.....	155 53
Expense account.....	66 90
Bond and mortgage account.....	3,900 00
Paid-up stock.....	6,300 00
Accumulating stock.....	6,075 00
Stock loans.....	55 00
	<hr/>
	\$48,140 19
	<hr/> <hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$25,400 00
Loaned on other securities.....	105 00
Paid on withdrawals, dues.....	981 36
Paid on withdrawals, paid-up stock.....	800 00
Paid on withdrawals, accumulating stock.....	1,800 00
Salaries.....	3,973 00
Advertising and printing.....	682 87
Rent.....	454 00
Interest.....	495 73
Attorney's fees.....	544 12
Furniture and fixtures.....	133 22
Expense account, paid back on rejected loans.....	161 50
Commission to agents.....	6,502 80
Collection on dues.....	426 99
Postage and expressage.....	220 82

Traveling expenses.....	\$189 82
Sundries.....	550 29
Cash on hand.....	4,718 67
	<hr/>
	\$48,140 19
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest.....	\$860 53
Premium.....	860 52
Fines.....	155 53
Three per cent. on par value of shares, and $1\frac{1}{4}$ per	
cent. each year thereafter.....	12,248 14
	<hr/>
	\$14,124 72
	<hr/> <hr/>

Cr.

Expenses.....	\$12,251 59
Interest on paid-up and accumulating stock.....	495 73
Balance.....	1,377 40
	<hr/>
	\$14,124 72
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating?
Serial.

What is the par value of stock per share (matured)? \$100.

Are your installment payments weekly or monthly; what
amount per share? Monthly; 50 cents.

How many shares were issued during the year 1895? 5,974.
How many shares were withdrawn during the year? 4,902.

How many borrowing members have you? 30. Give total num-
ber of shares now held by them: 300.

How many non-borrowing members have you? 570. Give total
number of shares now held by them: 4,772.

How many female shareholders? 100. How many shares now
held by them? 300.

What rate of interest is paid by borrowing member? 6 per cent.

Is your admission or membership fee per share or per member?
None.

What premium plan do you follow: installment or gross or premium interest? Installment.

Have you an expense fund? Yes. Of what does it consist? Three per cent. on the par value of shares for the first year, and 1½ per cent. each year thereafter. Give total amount of expense fund received during year: \$12,248.14. Give balance on hand of expense fund December 31, 1895: \$53.24.

State total operating expenses for the year: \$12,118.37.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	T. A. SMYTH.....	Rochester, N. Y.
<i>Secretary</i>	E. C. STEPHENS.....	Rochester, N. Y.
<i>Treasurer</i>	C. H. CROWLEY.....	Rochester, N. Y.
<i>Attorney</i>	HORACE G. PIERCE.....	Rochester, N. Y.

WESTPHALIA CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.

Kelly and Hudson Streets, Rochester, N. Y.

[Organized under Laws of 1887. Commenced business 1887.]

ASSETS.

Loans on bond and mortgage (face value).....	\$10,600 00
Loans on other securities.....	815 39
Real estate (foreclosure).....	7,341 72
Cash on hand and in bank.....	668 94
Due from the Eastern Building and Loan Association	35 64
Due on land contract	1,325 25
	\$20,786 94
	\$20,786 94

LIABILITIES.

Due shareholders, due installments paid.....	\$17,478 49
Due shareholders, earnings credited	2,741 35
Undivided earnings	567 10
	\$20,786 94
	\$20,786 94

RECEIPTS.

Cash on hand January 1, 1895.....	\$50 02
Mortgages redeemed	35,778 82
Interest received.....	1,968 85
Fines received	18 62
Rents	496 51
On account of land contract.....	95 00
	<hr/>
	\$38,407 82
	<hr/>

DISBURSEMENTS.

Paid on withdrawals, dues	\$35,636 70
Paid on withdrawals, dividends	429 50
Salaries	253 25
Rent	20 00
Expenses of foreclosures	305 80
Taxes	384 35
Banking department assessment.....	35 14
Repairs on real estate	638 50
Due from the Eastern Building and Loan Association	35 64
Cash on hand	668 94
	<hr/>
	\$38,407 82
	<hr/>

EARNINGS ACCOUNT.

Dr.

Interest	\$1,968 85
Fines	18 62
Rent	496 51
	<hr/>
	\$2,483 98
	<hr/>

Cr.

Dividends on paid-up stock.....	\$429 50
Expenses	485 86
Expenses of foreclosure and taxes, etc.....	1,151 18
	<hr/>
	\$2,066 54
	<hr/>

578 REPORT ON CO-OPERATIVE SAVINGS AND LOAN ASSOCIATIONS.

Officers.	Names.	Post-office address.
<i>President</i>	J. L. ACKER.....	96 Nassau street.
<i>Secretary</i>	F. S. LESERITZ.....	664 North St. Paul street.
<i>Treasurer</i>	JOS. STEINLEIN.....	16 Fien place.
<i>Attorney</i>	G. W. THOMAS.....	812 Powers Block.

NOTE.— This association is closing.

WEST SIDE PERMANENT LOAN ASSOCIATION.

No. 216 Brown Street, Rochester, N. Y.

[Organized under Laws of 1851. Commenced business 1883.]

ASSETS.

Loans on bond and mortgage (face value).....	\$8,600 00
Loans on other securities (first mortgage).....	1,271 75
Real estate (foreclosure)	8,404 59
Cash on hand and in bank	171 33
Furniture and fixtures	100 00
	<hr/>
	\$18,547 67
	<hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$8,138 38
Due shareholders, earnings credited	874 75
Undivided earnings	434 54
Stock certificate	9,100 00
Unpaid withdrawals filed: All unmortgaged shares and accounts.	
	<hr/>
	\$18,547 67
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$1,964 01
Subscriptions on shares (installment).....	9,823 29
Mortgages redeemed	17,600 00
Premiums received	2 50
Interest received	898 96
Rent	383 00
Rebates	61 39
	<hr/>
	\$30,733 15
	<hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$2,271 75
Paid on withdrawals, dues	25,229 83
Paid on withdrawals, dividends.....	1,580 39
Salaries	156 00
Interest	1,197 53
Banking department	15 00
Attorney and attorney-general (penalty, etc., for failure to file report, etc.).....	75 66
Repairs, real estate	24 06
Insurance	11 60
Cash on hand	171 33
	<hr/>
	\$30,733 15
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest	\$898 96
Premium	2 50
Rent	383 00
Rebates on withdrawals	61 39
Surplus January 1, 1895.....	568 54
	<hr/>
	\$1,914 39
	<hr/> <hr/>

Cr.

Expenses	\$1,479 85
Undivided earnings January 1, 1896.....	434 54
	<hr/>
	\$1,914 39
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$100.

Are your installment payments weekly or monthly; what amount per share? Weekly; 10 cents and 25 cents.

How many shares were issued during the year 1895? 10. How many shares were withdrawn during the year? 183.

How many borrowing members have you? 8. Give total number of shares now held by them: 86.

How many non-borrowing members have you? None.

How many female shareholders? 4. How many shares now held by them? 39.

What rate of interest is paid by borrowing member? 5 2-10 per cent.

Is your admission or membership fee per share or per member? Per share. How much? 10 cents.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? No.

State total operating expenses for the year: \$156.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	PETER G. SIENER	216 Brown street.
<i>Secretary</i>	GEORGE BERNHARD . . .	304 Brown street.
<i>Treasurer</i>	PETER G. SIENER	216 Brown street.
<i>Attorney</i>	JOHN A. BERNHARD . .	215 and 217 E. & B. Bldg.

WINDSOR PERMANENT SAVING AND LOAN ASSOCIATION.

No. 215 St. Joseph Street, Rochester, N. Y.

[Organized under Laws of 1851. Commenced business 1890.]

ASSETS.

Loans on bond and mortgage (face value)	\$4,025 00
Cash on hand and in bank	35 01
	<hr/>
	\$4,060 01
	<hr/> <hr/>

LIABILITIES.

Due shareholders, due installments paid	\$3,766 89
Due shareholders, earnings credited	195 24
Undivided earnings	97 88
	<hr/>
	\$4,060 01
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$61 32
Subscriptions on shares (installment).....	537 66
Interest received.....	189 30
Fines received.....	1 00
	<hr/>
	\$789 28
	<hr/> <hr/>

DISBURSEMENTS.

Paid on withdrawals, dues.....	\$627 00
Paid on withdrawals, dividends.....	9 62
Salaries.....	98 00
Rent.....	9 00
Banking department.....	10 65
Cash on hand.....	35 01
	<hr/>
	\$789 28
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest.....	\$189 30
Fines.....	1 00
	<hr/>
	\$190 30
	<hr/> <hr/>

Cr.

Dividends on stock.....	\$19 32
Expenses.....	137 65
	<hr/>
	\$156 97
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$115.

Are your installment payments weekly or monthly; what
amount per share? Weekly; 10 cents.

How many shares were issued during the year 1895? None.
How many shares were withdrawn during the year? 18.

How many borrowing members have you? 5. Give total number of shares now held by them: 35.

How many non-borrowing members have you? 9. Give total number of shares now held by them: 37.

How many female shareholders? 4. How many shares now held by them? 24.

What rate of interest is paid by borrowing member? 5 per cent.

Is your admission or membership fee per share or per member? Per share. How much? 10 cents.

Total amount of admission fees paid by new members during year: None.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? No.

State total operating expenses for the year: \$107.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	WM. N. HALL.....	23 Kelly street.
<i>Secretary</i>	WM. H. SMITH.....	26 Catherine street.
<i>Treasurer</i>	JOHN NAGEL.....	231 St. Joseph street.
<i>Attorney</i>	GEO. W. THOMAS.....	808 Powers Building.

WORKINGMEN'S PERMANENT SAVING AND LOAN ASSOCIATION.

Rochester, N. Y.

[Organized under Laws of 1851. Commenced business 1886.]

ASSETS.

Loans on bond and mortgage (face value).....	\$20,895 00
Cash on hand and in bank.....	1,252 35
Furniture and fixtures.....	33 25
	<hr/>
	\$22,180 60
	<hr/> <hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$17,333 30
Due shareholders, earnings credited.....	3,923 60
Undivided earnings	906 61
Surplus.	17 09
	<hr/>
	\$22,180 60
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$4,271 47
Subscriptions on shares (installment).....	1,088 10
Mortgages redeemed	9,539 50
Interest received	1,553 60
Fines received	7 84
Initiation, entrance or membership fees.....	1 25
Rent.....	39 50
Insurance.....	4 80
	<hr/>
	\$16,506 06
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DISBURSEMENTS.

Paid on withdrawals, dues.....	\$11,952 40
Paid on withdrawals, dividends.....	2,131 15
Salaries.....	621 00
Rent.....	108 00
Auditing committees	20 00
Insurance:.....	4 80
Blank book	75
Banking department	35 17
Real estate	380 44
Cash on hand.....	1,252 35
	<hr/>
	\$16,506 06
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest.....	\$1,553 60
Fines.....	7 84
Transfer fees	1 25
Undivided earnings, January 1, 1895.....	1,745 42
	<hr/>
	\$3,308 11
	<hr/> <hr/>

Cr.

Dividends on stock.....	\$907 85
Expenses.....	1,009 97
Loss on real estate.....	483 68
Undivided earnings	906 61
	<hr/>
	\$3,308 11
	<hr/>

Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$105.

Are your installment payments weekly or monthly; what amount per share? Weekly; 10 cents.

How many shares were issued during the year 1895? None.
How many shares were withdrawn during the year? 625.

How many borrowing members have you? 5. Give total number of shares now held by them: 200.

How many non-borrowing members have you? 8. Give total number of shares now held by them: 51.

How many female shareholders? 2. How many shares now held by them? 42.

What rate of interest is paid by borrowing member? \$5.20 per year per share.

Is your admission or membership fee per share or per member? Per member. How much? 25 cents.

Total amount of admission fees paid by new members during year: None.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? No.

State total operating expenses for the year: \$784.92.

How many foreclosures did you have in 1895? One.

Officers.	Names.	Post-office address.
<i>President</i>	WM. SCHLENKER.....	258 St. Joseph street.
<i>Secretary</i>	JAMES MALLEY.....	201 E. & B. Building.
<i>Treasurer</i>	JOHN H. ASHTON.....	201 E. & B. Building.
<i>Attorney</i>	JOHN F. KINNEY.....	209 E. & B. Building.

REMARKS.—This association is closing.

NEW YORK COUNTY.

AMERICAN CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.

No. 2293 Third Avenue, New York City, N. Y.

[Organized under Laws of 1887. Commenced business 1888.]

ASSETS.

Loans on bond and mortgage (face value).....	\$83,300 00
Real estate (foreclosure).....	20,862 95
Cash on hand and in bank.....	7,104 57
Furniture and fixtures.....	296 66
Interest due and unpaid.....	498 89
Premiums due and unpaid.....	217 43
Fines due and unpaid.....	54 40
Rents due and unpaid.....	47 00
	<hr/>
	\$112,381 90
	<hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$90,074 00
Deposits on bids.....	72 80
Salaries due and unpaid.....	95 83
Surplus.....	22,139 27
	<hr/>
	\$112,381 90
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$2,078 64
Subscriptions on shares (installment).....	25,969 00
Mortgages redeemed.....	20,300 00
Premiums received.....	1,952 39
Interest received.....	4,170 88
Fines received.....	170 87
Initiation, entrance or membership fees.....	60 20
Deposits on loans.....	258 00
Contract to purchase real estate.....	120 00
Real estate.....	212 00
Rents.....	637 86
	<hr/>
	\$55,929 84
	<hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$17,900 00
Paid on withdrawals, dues.....	25,564 00
Paid on withdrawals, dividends.....	2,750 43
Salaries	605 00
Advertising, printing and postage.....	95 75
Rent and janitor's service.....	264 00
Deposits returned.....	247 00
Appraisers' fees.....	10 20
Real estate liens.....	819 20
Taxes	274 96
Real estate repairs.....	155 82
Banking department.....	59 43
Bond of secretary and treasurer.....	30 00
Sundries	49 48
Cash on hand.....	7,104 57
	<hr/>
	\$55,929 84
	<hr/>

EARNINGS ACCOUNT.

Dr.

Interest.....	\$1,503 02
Premium	2,014 06
Fines	173 74
Transfer fees.....	3 50
Pass-books and initiation, membership or share fee..	56 70
Rents.....	481 52
	<hr/>
	\$4,232 54
	<hr/>

Cr.

Postage and stationery.....	\$95 75
Salaries	605 00
Rents and janitor service.....	264 00
Taxes	274 96
Real estate expenses.....	155 82
Bond of secretary and treasurer.....	30 00
Banking department.....	59 43
Sundries	49 48
	<hr/>
	\$1,534 44
	<hr/>

Is the plan of your association permanent, serial or terminating?
Serial.

What is the par value of stock per share (matured)? \$200.

Are your installment payments weekly or monthly; what amount per share? Monthly; \$1.

How many shares were issued during the year 1895? 638. How many shares were withdrawn during the year? 819½.

How many borrowing members have you? 35. Give total number of shares now held by them: 416½.

How many non-borrowing members have you? 317. Give total number of shares now held by them: 1,727.

How many female shareholders? 101. How many shares now held by them? 492½.

What rate of interest is paid by borrowing member? 5 per cent.

Is your admission or membership fee per share or per member? Per member. How much? 75 cents.

Total amount of admission fees paid by new members during year: \$42.75, to association.

What premium plan do you follow: installment or gross or premium interest? Monthly installment.

Have you an expense fund? No.

State total operating expenses for the year: \$1,103.66.

How many foreclosures did you have in 1895? Four.

Officers.	Names.	Post-office address.
<i>President</i>	WILLIAM G. KNOX.....	68 West 131st street.
<i>Secretary</i>	J. B. JOHNSON.....	427 East 116th street.
<i>Treasurer</i>	WM. C. HANDS.....	324 East 120th street.
<i>Attorney</i>	LEMUEL SKIDMORE.....	44 Pine street.

ANGLO-AMERICAN SAVINGS AND LOAN ASSOCIATION.

Nos. 170-174 Times Building, New York City, N. Y.

[Organized under Laws of 1851. Commenced business 1891.]

ASSETS.

Loans on bond and mortgage (face value).....	\$821,036 75
Loans on other securities	24,129 00
Real estate (foreclosure).....	99,620 44
Cash on hand and in bank	28,052 26
Furniture and fixtures	3,316 54
Installments due and unpaid.....	11,653 40

588 REPORT ON CO-OPERATIVE SAVINGS AND LOAN ASSOCIATIONS.

Insurance advanced	\$941 75
Bills receivable and discount unearned.....	2,433 55
Individual and temporary accounts.....	18,127 87
	<hr/>
	\$1,009,311 56
	<hr/>

LIABILITIES.

Due shareholders, due installments paid	\$306,567 13
Due shareholders, prepaid stock.....	517,535 00
Borrowed money	3,340 00
Balance to be paid out on loans made	96,962 00
Undivided earnings	71,392 33
Canceled stock	1,156 31
Individual and temporary accounts.....	7,698 52
Expense account, surplus	4,660 27
	<hr/>
	\$1,009,311 56
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$20,823 03
Subscriptions on shares (installment).....	167,032 86
Subscriptions on shares (single-payment).....	265,500 00
Mortgages redeemed.....	237,567 25
Other loans redeemed.....	26,365 86
Premiums received.....	33,199 91
Interest received.....	33,406 29
Fines received	3,421 72
Real estate	22,354 95
Individual and temporary accounts.....	9,551 41
Canceled stock	890 57
Insurance	327 00
Bills receivable	185 25
Expense account	61,466 16
Other receipts.....	252 36
	<hr/>
	\$882,344 62
	<hr/>

DISBURSEMENTS.

Loaned on mortgage	\$526,384 00
Loaned on other securities.....	27,603 00
Paid on withdrawals, dues	99,816 72
Paid on withdrawals, dividends.....	21,813 32
Salaries	12,908 02
Advertising and printing and stationery.....	3,251 08
Rent	2,575 00
Office expenses	917 59
Traveling expenses	1,280 09
Legal expenses.....	1,933 59
Collections	3,147 06
Sundry expenses	921 86
Valuation fees	80 00
Advanced agents	7,559 42
Repaid borrowed money	9,872 83
Commissions	15,171 39
Real estate	79,225 98
Canceled stock paid off.....	315 22
Individual and temporary accounts.....	13,493 38
Insurance advanced	1,010 75
Bills receivable	1,452 56
Cash dividends	21,072 23
Interest and discount	2,026 93
Other disbursements.....	460 34
Cash on hand	28,052 26
	<hr/>
	\$882,344 62
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest.....	\$33,406 29
Premium	33,199 91
Fines	3,421 72
Delinquent January 1, 1896.....	4,615 42
Withdrawal checks returned	124 02
	<hr/>
	\$74,767 36
	<hr/> <hr/>

Cr.

Dividends on stock	\$42,885 55
Interest on borrowed money.....	1,869 27

Net delinquent January 1, 1895.....	\$3,870 77
Fines waived	28 17
Undivided	26,113 60
	<hr/>
	\$74,767 36
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating?
Serial.

What is the par value of stock per share (matured)? \$100.
Are your installment payments weekly or monthly; what amount per share? Monthly; 30 and 60 cents.
How many shares were issued during the year 1895? 29,072.
How many shares were withdrawn and not taken during the year? 12,669.

How many borrowing members have you? 606. Give total number of shares now held by them: 10,753.
How many non-borrowing members have you? 4,199. Give total number of shares now held by them: 39,149.
How many female shareholders? 978. How many shares now held by them? 6,931.

What rate of interest is paid by borrowing member? 5 per cent.
Is your admission or membership fee per share or per member? Per share. How much? \$1.

Total amount of admission fees paid by new members during year: No record of amount.
What premium plan do you follow: installment or gross or premium interest? Installment.

Have you an expense fund? Yes. Of what does it consist? 10 cents per share per month and amounts deducted from prepaid stock. Give total amount of expense fund received during year: \$61,466.16. Give balance on hand of expense fund December 31, 1895: \$4,660.27.

State total operating expenses for the year: \$27,014.29.
How many foreclosures did you have in 1895? 12.

Officers.	Names.	Post-office address.
<i>President</i>	THOS. L. JAMES.....	Lincoln National Bank.
<i>Secretary</i>	A. H. GILBERT.....	170 Times Building.
<i>Treasurer</i>	GEO. M. HARD.....	Chatham National Bank.
<i>Attorney</i>	S. VAN WYCK.....	Times Building.

ASSURED BUILDING LOAN ASSOCIATION.

No. 237 Broadway, New York City, N. Y.

[Organized under Laws of 1851. Commenced business 1889.]

ASSETS.

Loans on bond and mortgage (face value).....	\$135,800 00
Loans on other securities.....	11,200 00
Real estate (foreclosure).....	10,068 22
Cash on hand and in bank.....	6,014 17
Furniture and fixtures.....	191 91
Fines, account 1895, due and not paid.....	119 20
Interest on loans, due and not paid.....	926 45
Premium on loans, due and not paid.....	452 70
Assurance premium, account 1895, due and not paid,	13 00
Fire insurance due and not paid.....	20 94
Assurance premium, account 1896.....	258 23
	<hr/>
	\$165,064 82
	<hr/> <hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$133,482 65
Due shareholders, earnings credited.....	21,866 30
Balance to be paid out on loans made.....	4,400 00
Undivided earnings.....	5,082 26
Interest on loans paid in advance.....	49 00
Premium on loans paid in advance.....	11 60
Deposit for appraisement.....	15 38
Deposit for taxes.....	74 30
Rent.	83 33
	<hr/>
	\$165,064 82
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$7,614 44
Subscriptions on shares (installment).....	28,104 04
Subscriptions on shares (single-payment).....	5,112 00
Loans payable.....	24,700 00
Mortgages redeemed.....	41,356 30
Other loans redeemed.....	353 61

592 REPORT ON CO-OPERATIVE SAVINGS AND LOAN ASSOCIATIONS.

Premiums received.....	\$3,528 24
Interest received.....	8,533 84
Fines received.....	446 40
Initiation, entrance or membership fees.....	682 00
Fire insurance.....	158 86
Assurance premiums, account 1895.....	975 95
Assurance premiums, account 1896.....	10 00
Transfer fees.....	25 00
Redemption fees.....	129 00
Deposit for appraisement.....	524 30
Rent.....	120 00
Sundries.....	116 96
	<hr/>
	\$122,490 94
	<hr/> <hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$41,800 00
Loaned on other securities.....	2,700 00
Paid on withdrawals, dues.....	8,550 58
Paid on withdrawals, income stock.....	2,091 25
Paid on withdrawals, dividends.....	1,373 48
Paid on withdrawals, full-paid stock.....	9,660 10
Cash dividends on income stock.....	3,068 06
Salaries.....	1,395 10
Advertising and printing.....	126 70
Rent.....	500 00
Office expenses.....	304 53
Insurance premium, account 1895.....	466 36
Insurance premium, account 1896.....	268 23
Interest on loans.....	108 47
Agents' commissions.....	386 40
Deposit for appraisement.....	528 97
Loans payable.....	41,900 00
Fire insurance.....	116 80
Directors' fees.....	155 00
Sundries.....	976 74
Cash on hand.....	6,014 17
	<hr/>
	\$122,490 94
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest	\$8,445 06
Premium	3,471 73
Fines	420 30
Transfer fees.....	25 00
Pass-books and initiation, membership or share fee..	707 00
Redemption fees.....	201 00
Profit from assurance.....	199 82
Profit from withdrawals.....	628 02
	<hr/>
	\$14,097 93
	<hr/> <hr/>

Cr.

Dividends on stock.....	\$11,052 87
Interest on borrowed money.....	108 47
Expenses, as follows:	
Salary and rent.....	\$1,775 10
Advertising	78 00
Office expenses.....	311 50
Printing and stationery.....	48 70
Agents' commission.....	398 90
Directors' fees.....	155 00
	<hr/>
	2,767 20
Amount credited surplus fund for year ending December 31, 1895.....	169 39
	<hr/>
	\$14,097 93
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating?
Serial, permanent.

What is the par value of stock per share (matured)? \$100.

Are your installment payments weekly or monthly; what amount per share? Monthly; 50 cents, full rate; 25 cents, half rate.

How many shares were issued during the year 1895? 989. How many shares were withdrawn during the year? 1,271.

How many borrowing members have you? 77. Give total number of shares now held by them: 1,958.

How many non-borrowing members have you? 265. Give total number of shares now held by them: 3,483.

How many female shareholders? 97. How many shares now held by them? 1,559.

What rate of interest is paid by borrowing member? 6 per cent.

Is your admission or membership fee per share or per member? Per share. How much? \$1.

Total amount of admission fees paid by new members during year: \$707, to association.

What premium plan do you follow: installment or gross or premium interest? Originally, gross premium; monthly installment since 1891.

Have you an expense fund? No.

State total operating expenses for the year: \$2,767.20, including commission paid agents.

How many foreclosures did you have in 1895? Four.

Officers.	Names.	Post-office address.
<i>President</i>	JAMES H. PARKER.....	41 Wall street.
<i>Secretary</i>	PERCY S. MALLETT.....	68 Wall street.
<i>Treasurer</i>	DARWIN R. ALDRIDGE.....	32 Burling slip.
<i>Attorney</i>	CHARLES A. DESHON.....	237 Broadway.

BANK CLERKS' CO-OPERATIVE BUILDING AND LOAN ASSOCIATION.

No. 128 Bowery, New York City, N. Y.

[Organized under Laws of 1851. Commenced business 1890.]

ASSETS.

Loans on bond and mortgage (face value).....	\$130,740 00
Loans on other securities.....	6,701 00
Cash on hand and in bank.....	38,391 92
Furniture and fixtures.....	36 00
Installments due and unpaid.....	100 00
Interest and premium due, not paid.....	84 27
Interest and premium accrued, due January 2, 1896,	819 38
Pass-books and stamped envelopes.....	73 50
Architect and appraisers' fees advanced.....	53 33

\$176,999 40

LIABILITIES.

Due shareholders, due installments paid.....	\$137,213 03
Due shareholders, installments paid in advance....	46 68
Due shareholders, earnings credited.....	17,277 18
Balance to be paid out on loans made.....	15,975 00
Undivided earnings.....	6,284 51
Deposits to secure loans.....	203 00
Unpaid withdrawals filed.....	\$120 03

\$176,999 40

RECEIPTS.

Cash on hand January 1, 1895.....	\$4,113 57
Subscriptions on shares (installment).....	48,436 00
Mortgages redeemed.....	15,200 00
Other loans redeemed.....	2,340 00
Premiums received.....	2,675 49
Interest received.....	6,600 43
Fines received.....	95 85
Initiation, entrance or membership fees.....	114 00
Transfer fees.....	19 00
Deposits to secure loans.....	409 00
Advance payments.....	188 70
Architect and appraisers' fees returned.....	4 75
Real estate sold.....	1,030 86

\$81,227 65

DISBURSEMENTS.

Loaned on mortgage.....	\$16,925 00
Loaned on other securities.....	4,900 00
Paid on withdrawals, dues.....	13,448 00
Paid on withdrawals, dividends.....	789 16
Salaries.....	612 50
Advertising and printing.....	26 25
Bills payable repaid.....	5,000 00
Water rates 1895, and commission for selling real estate	62 00

Deposits to secure loans repaid.....	\$197 29
Architect and appraisers' fees and insurance advanced.....	130 96
Sub-treasurers re-imbursed.....	209 91
Directors	229 00
Auditors	15 00
Banking department.....	59 29
Bonds	30 00
Supplies	73 50
Rent of safe.....	30 00
Interest and premium returned.....	33 16
Petty	64 71
Cash on hand.....	38,391 92
	<hr/>
	\$81,227 65
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest	\$6,664 48
Premium	2,698 00
Fines	113 15
Transfer fees.....	19 00
Pass-books and initiation, membership or share fee..	114 00
Profits on withdrawals.....	573 82
Undivided profit April 1, 1895.....	19 20
	<hr/>
	\$10,201 65
	<hr/> <hr/>

Cr.

Dividends on stock.....	\$8,286 31
Expenses	1,066 75
Loss on real estate.....	696 49
Balance	152 10
	<hr/>
	\$10,201 65
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating?
Serial.

What is the par value of stock per share (matured)? \$200.

Are your installment payments weekly or monthly; what amount per share? Monthly; \$1.

How many shares were issued during the year 1895? 1,122.
How many shares were withdrawn during the year? 725.

How many borrowing members have you? 43. Give total number of shares now held by them: 654.

How many non-borrowing members have you? 473. Give total number of shares now held by them: 3,420.

How many female shareholders? 81. How many shares now held by them? 713.

What rate of interest is paid by borrowing member? Five per cent.

Is your admission or membership fee per share or per member? Per member. How much? \$1.

Total amount of admission fees paid by new members during year: \$114; to association.

What premium plan do you follow: installment or gross or premium interest? Installment.

Have you an expense fund? No.

State total operating expenses for the year: \$1,066.75.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	FERNANDO BALTES...	Mech. and Traders' Bank.
<i>Fin. Secretary</i> , .	CHAS S. GAUBERT...	Bowery Savings Bank.
<i>Treasurer</i>	HENRY E. BALDWIN..	54 Wall street.
<i>Attorneys</i>	JUDGE & DURACK...	189 Montague st., Brooklyn.

BANKERS' LOAN AND INVESTMENT COMPANY.

No. 74 Wall Street, New York City, N. Y.

[Organized under Laws of 1851. Commenced business 1890.]

ASSETS.

Loans on bond and mortgage (face value)	\$184,000 00
Real estate (foreclosure—cost, \$369,499.03)	308,050 00
Cash on hand and in bank	946 14
Furniture and fixtures (inventoried value, \$1,416.25)	500 00
Accrued interest on loans	\$15,872 59
Accrued premium on loans	15,998 50

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Insurance advanced to borrowers.....	\$1,091 40
Bills receivable	2,545 94
Notes secured by Norfolk real estate.....	2,581 25
Release on loans.....	1,000 00
Purchase-money notes.....	7,370 66
Doubtful loans.....	\$78,510 01
Doubtful accrued interest and premium	15,949 51
Miscellaneous doubtful assets.....	38,205 76
	<hr/>
	<hr/>
	\$508,085 39
	<hr/>
	<hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$35,844 10
Due shareholders, installments paid in advance....	337,848 00
Due shareholders, earnings credited.....	2,016 45
Borrowed money.....	17,083 30
Undivided earnings (apparent surplus).....	104,303 98
Security Investment Company.....	2,229 54
Items not appearing in ledger:	
Prior liens on loans 327 and 329.....	1,260 00
Creditors' suspense	100 02
Taxes estimated (\$724.33 included in ledger).....	5,500 00
Rent estimated	100 00
Due individuals for legal and other expenses.....	1,800 00
Doubtful borrowers' stock E and D....	\$4,852.66
	<hr/>
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	\$508,085 39
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RECEIPTS.

Cash on hand January 1, 1895.....	\$1,124 27
Subscriptions on shares (installment).....	5,499 60
Money borrowed	15,000 00
Mortgages redeemed	25,240 73
Premiums received.....	5,043 69
Interest received.....	5,279 50

Fines received.....	\$145 51
Sales of real estate.....	3,343 51
Rents of real estate.....	7,972 63
Bills receivable.....	402 25
Security Investment Company.....	210 74
Legal expenses returned.....	296 10
Sundry sources.....	195 34
Premium of insurance repaid by borrowers.....	1,165 43
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	\$70,919 30
	<hr/> <hr/>

DISBURSEMENTS.

Salaries	\$10,398 66
Rent	1,167 50
For acquiring, improving and repairing property of company and paying off prior liens.....	22,338 72
For settlement of liabilities of the company.....	19,527 46
Operating expenses, ordinary, exclusive of salaries and rent	5,147 40
Operating expenses, extraordinary.....	9,058 40
Advance for insurance, etc., secured by company's contracts, etc.....	2,335 02
Cash on hand.....	946 14
	<hr/>
	\$70,919 30
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EARNINGS ACCOUNT.

Dr.

Interest accrued	\$15,417 20
Premium accrued	15,417 20
Fines	177 01
Rent of real estate owned by company (gross).....	3,882 40
Transfer fees	5 00
Miscellaneous receipts.....	182 28
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	\$35,081 09
	<hr/> <hr/>

Cr.

Interest on borrowed money.....	\$945 04
Expenses	30,229 52
	<hr/>
	\$31,174 56
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Is the plan of your association permanent, serial or terminating? Permanent.

What is the par value of stock per share (matured)? \$100.

Are your installment payments weekly or monthly; what amount per share? Monthly; 40 cents, 70 cents and \$1.

How many shares were issued during the year 1895? None. How many shares were withdrawn during the year? 1,643.

How many borrowing members have you? 136. Give total number of shares now held by them: 1,840.

How many non-borrowing members have you? 770. Give total number of shares now held by them: 7,838.

How many female shareholders? About 236. How many shares now held by them? About 2,499.

What rate of interest is paid by borrowing member? 4 8-10 per cent. and 6 per cent.

Is your admission or membership fee per share or per member? Per share. How much? \$1.

Total amount of admission fees paid by new members during year: None.

What premium plan do you follow: installment or gross or premium interest? Installment and advance premium.

Have you an expense fund? No.

State total operating expenses for the year: Ordinary, \$16,713.56; extraordinary, \$9,058.40.

How many foreclosures did you have in 1895? Fifty-six.

Officers.	Names.	Post-office address.
<i>President</i>	RICHARD J. CORTIS.....	74 Wall street.
<i>Secretary</i>	CLARENCE W. CLARK.....	74 Wall street.
<i>Asst. Treasurer</i> ..	WALLACE S. JOHNSON.....	40 Wall street.
<i>Attorney</i>	JOHN C. TEN EYCK.....	37 Wall street.

**BIRKBECK INVESTMENT SAVINGS AND LOAN COMPANY OF
AMERICA.**

No. 1 Cooper Union, New York City, N. Y.

[Organized under Laws of 1851. Commenced business 1892.]

ASSETS.

Loans on bond and mortgage (face value).....	\$614,200 00
Loans on other securities (stock).....	5,518 75
Real estate (foreclosure and surrender).....	6,324 51
Cash on hand and in bank.....	58,191 50
Furniture and fixtures.....	3,069 18
Bills receivable for property taken by foreclosure..	13,285 00
Due from sundry persons.....	258 35
Life insurance premiums advanced.....	253 67
Savings bank boxes.....	424 50
Advances to agents on unearned commissions.....	1,060 75
Interest and premium due and unpaid up to January 1, 1896	8,533 01
Preliminary expenses provided for by trustees' ad- vances.	26,100 00
Suspense cash.	3 97
	<hr/>
	\$737,223 19
	<hr/> <hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$561,295 51
Due shareholders, installments paid in advance....	1,950 00
Due shareholders, earnings credited.....	15,596 71
Borrowed money.....	50,000 00
Balance to be paid out on loans made.....	64,475 96
Undivided earnings.	17,635 51
Sums left for appraisals.....	55 00
Commissions due sundry persons.....	114 50
Trustees, for advances made for preliminary and run- ning expenses.	26,100 00
	<hr/>
	\$737,223 19
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RECEIPTS.

Cash on hand January 1, 1895.....	\$17,750 84
Subscriptions on shares (installment).....	90,062 79
Subscriptions on shares (single-payment).....	134,750 00
Money borrowed.....	50,000 00
Mortgages redeemed.	96,300 00
Other loans redeemed.....	2,704 58
Premiums received	16,207 12
Interest received	18,034 44
Fines received	363 88
Initiation, entrance or membership fees.....	9,925 50
Sale of real estate.....	3,272 78
Appraisement fees	1,720 00
Life insurance premiums	789 13
Deposits on loans, payments returned on loans abandoned, etc.....	9,380 20
Rents.....	450 33
Sundry receipts: commissions on title searches, insurance, transfer fees, etc.....	1,436 18
Savings bank boxes.....	3 50
Bills receivable.....	415 00
Trustees, for expenses.....	2,250 00
	<hr/>
	\$455,816 27
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DISBURSEMENTS.

Loaned on mortgage.....	\$304,290 76
Loaned on other securities.....	6,100 00
Paid on withdrawals, dues.....	35,581 00
Paid on withdrawals, dividends.....	1,948 55
Salaries.....	12,903 38
Advertising and printing.....	1,706 86
Rent.	2,257 59
Commissions paid.....	8,460 00
Appraisal fees	1,915 00
Life insurance premiums paid.....	703 86
Dividends paid	15,843 92
Savings bank boxes.....	3 00
Real estate, repairs and advertising.....	701 08

Postage.	\$305 50
Stationery.	222 24
Counsel fees.	1,250 00
Furniture.	15 00
Foreclosure expenses.	238 44
Sundry expenses.	2,796 58
Discounts on advance payments of dues.	382 01
Cash on hand	58,191 50
	<hr/>
	\$455,816 27
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EARNINGS ACCOUNT.

Dr.

Interest.	\$26,073 70
Premium.	23,788 97
Fines.	373 88
Transfer fees	13 00
Membership fees	4,857 50
Insurance commissions	335 24
Sundry profits: making papers, rebates, commissions, etc.	1,953 67
Profit from withdrawals.	548 50
Rents.	412 25
On real estate sold.	391 62
	<hr/>
	\$58,748 33
	<hr/> <hr/>

Cr.

Dividends on stock.	\$34,779 61
Interest on borrowed money.	392 50
Expenses.	21,290 55
Increase of earnings over expenses and dividends.	2,285 67
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	\$58,748 33
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Is the plan of your association permanent, serial or terminating? Permanent.

What is the par value of stock per share (matured)? \$100.

Are your installment payments weekly or monthly; what amount per share? Monthly; 25 cents and 50 cents.

How many shares were issued during the year 1895? 9,551. How many shares were withdrawn during the year? 3,031.

How many borrowing members have you? 225, real estate; 18, stock. Give total number of shares now held by them: 6,505.

How many non-borrowing members have you? 905. Give total number of shares now held by them: 16,637.

How many female shareholders? 348. How many shares now held by them? 5,869.

What rate of interest is paid by borrowing member? 5 per cent.

Is your admission or membership fee per share or per member? Per share. How much? \$1, installment stock; \$2, prepaid stock.

Total amount of admission fees paid by new members during year: \$5,245.50, to association; \$8,425, to agents.

What premium plan do you follow: installment or gross or premium interest? Premium interest; fixed.

Have you an expense fund? No.

State total operating expenses for the year: \$21,290.55.

How many foreclosures did you have in 1895? Four.

Officers.	Names.	Post-office address.
<i>President</i>	CHARLES S. FAIRCHILD.	46 Wall street.
<i>Secretary</i>	ORLANDO M. HARPER...	69 Worth street.
<i>Treasurer</i>	JOHN B. WOODWARD...	Corn Exchange Bk. Bldg.
<i>Attorney</i>	CHARLES A. DESHON...	237 Broadway.

BROADWAY DRY GOODS CO-OPERATIVE BUILDING AND LOAN ASSOCIATION.

No. 335 Broadway, New York City, N. Y.

[Organized under Laws of 1851. Commenced business 1888.]

ASSETS.

Loans on bond and mortgage (face value)	\$163,250 00
Real estate (foreclosure)	14,282 49
Cash on hand and in bank	13,335 75
Furniture and fixtures	75 00
Installments due and unpaid	1,879 68

Taxes to be repaid.....	\$449 23
Insurance to be repaid.....	37 00
Balance of deposit accounts.....	18 65
	<hr/>
	\$193,327 80
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LIABILITIES.

Due shareholders, due installments paid.....	\$151,084 38
Due shareholders, installments paid in advance....	72 88
Due shareholders, earnings credited.....	20,856 63
Balance to be paid out on loans made.....	3,000 00
Undivided earnings.	17,341 06
Surplus.	972 85
	<hr/>
	\$193,327 80
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895	\$3,783 77
Subscriptions on shares (installment).....	32,278 69
Mortgages redeemed	20,250 00
Premiums received	2,871 08
Interest received.....	8,818 25
Fines received.....	113 15
Initiation, entrance or membership fees.....	30 50
Transfer fees	13 00
Deposits for searching titles, etc.....	801 00
Rents from property.....	877 40
Rents from office.....	30 00
Taxes repaid	276 43
Insurance repaid	155 96
Subscription surrendered.....	412 00
	<hr/>
	\$70,711 23
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DISBURSEMENTS.

Loaned on mortgage.....	\$29,239 55
Paid on withdrawals, dues.....	21,425 01
Paid on withdrawals, dividends.....	2,916 11
Salaries.	882 33

Advertising and printing.....	\$127 36
Rent and gas.....	302 12
Treasurer's bond.....	25 00
Insurance and taxes to be repaid.....	928 91
Attorney and appraisers' charges.....	448 50
Office furniture.....	26 84
Banking department and building league.....	60 05
Deposits returned and forfeited.....	55 00
Foreclosure expenses and repairs to property.....	930 16
Petty cash.....	8 54
Cash on hand.....	13,335 75
	<hr/>
	\$70,711 23
	<hr/>

EARNINGS ACCOUNT.

Dr.

Interest.....	\$8,818 25
Premium.....	2,871 08
Fines.....	113 15
Transfer fees.....	13 00
Pass-books and initiation, membership or share fee,	30 50
	<hr/>
	\$11,845 98
	<hr/>

Cr.

Salaries and treasurer's bond.....	\$907 33
Rent and gas.....	272 12
Petty cash.....	8 54
Stationery, books, advertising and postage.....	127 36
Office furniture.....	26 84
Banking department and building league.....	60 05
	<hr/>
	\$1,402 24
	<hr/>

Is the plan of your association permanent, serial or terminating? Serial.

What is the par value of stock per share (matured)? \$250.

Are your installment payments weekly or monthly; what amount per share? Monthly; \$1.

How many shares were issued during the year 1895? 244. How many shares were withdrawn during the year? 500.

How many borrowing members have you? 62. Give total number of shares now held by them: 653.

How many non-borrowing members have you? 287. Give total number of shares now held by them: 2,138.

How many female shareholders? 71. How many shares now held by them? 561.

What rate of interest is paid by borrowing member? 6 per cent.

Is your admission or membership fee per share or per member? Per member. How much? \$1.

Total amount of admission fees paid by new members during year: \$30.50.

What premium plan do you follow: installment or gross or premium interest? Monthly installment.

Have you an expense fund? No.

State total operating expenses for the year: \$1,402.24.

How many foreclosures did you have in 1895? Two.

Officers.	Names.	Post-office address.
<i>President</i> ...	CHARLES D. SMITH...	330 Broadway, New York.
<i>Secretary</i> ...	WM. HY. RAWLINS...	577 Kosciusko st., Brooklyn.
<i>Treasurer</i> ...	JAMES A. GILMOUR...	340 Broadway, New York.
<i>Attorneys</i> ...	JUDGE & DURACK....	189 Montague st., Brooklyn.

CENTRAL PARK CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.

No. 306 East Thirty-seventh Street, New York City, N. Y.

[Organized under Laws of 1892. Commenced business 1895.]

ASSETS.

Cash on hand and in bank.....	\$1,156 07
Deficit.....	172 68
	<hr/>
	\$1,328 75
	<hr/> <hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$1,290 75
Due shareholders, installments paid in advance....	38 00
	<hr/>
	\$1,328 75
	<hr/> <hr/>

RECEIPTS.

Subscriptions on shares (installment).....	\$1,458 75
Initiation, entrance or membership fees.....	22 00
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	\$1,480 75
	<hr/> <hr/>

DISBURSEMENTS.

Paid on withdrawals, dues.....	\$130 00
Advertising and printing.....	109 30
Rent.....	52 50
Fee for charter.....	1 00
Account books.....	3 75
Stationery and postage.....	8 63
Fees for notary.....	12 00
Seal.....	3 50
Typewriting.....	4 00
Cash on hand.....	1,156 07
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	\$1,480 75
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EARNINGS ACCOUNT.

Dr.

Pass-books and initiation, membership or share fee.	\$22 00
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Cr.

Expenses.....	\$194 68
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Is the plan of your association permanent, serial or terminating? Permanent.

What is the par value of stock per share (matured)? \$250.

Are your installment payments weekly or monthly; what amount per share? Weekly; 25 cents.

How many shares were issued during the year 1895? 282. How many shares were withdrawn during the year? 22.

How many borrowing members have you? None.

How many non-borrowing members have you? 53. Give total number of shares now held by them: 260.

How many female shareholders? 11. How many shares now held by them? 39.

Is your admission or membership fee per share or per member? Per member. How much? \$1.

Total amount of admission fees paid by new members during year: \$22.

What premium plan do you follow: installment or gross or premium interest? Premium interest.

Have you an expense fund? No.

State total operating expenses for the year: \$194.68.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	W. A. E. McKEE.....	54 West 93d street.
<i>Secretary</i>	DAVID STRAUSS.....	172 East 107th street.
<i>Treasurer</i>	J. J. MEADE.....	248 East 39th street.
<i>Attorney</i>	LAWRENCE BOYLE.....	233 East 39th street.

CHOSEN FRIENDS' HOME, LOAN AND SAVINGS LEAGUE.

No. 10 Wall Street, New York City, N. Y.

[Organized under Laws of 1851. Commenced business 1890.]

ASSETS.

Loans on bond and mortgage (face value).....	\$29,665 00
Loans on other securities.....	1,652 00
Cash on hand and in bank.....	34 33
Furniture and fixtures.....	208 91
Interest due	580 50
	<hr/>
	\$32,140 74
	<hr/> <hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$16,070 00
Borrowed money	14,372 08
Undivided earnings	1,698 66
	<hr/>
	\$32,140 74
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$26 73
Subscriptions on shares (installment).....	2,656 00
Money borrowed	2,937 00
Loans on other than mortgage securities redeemed.....	795 00
Premiums received.....	214 20
Interest received	1,478 81
Fines received	35 50
Withdrawal fees	9 00
	<hr/>
	\$8,152 24
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DISBURSEMENTS.

Loaned on mortgage.....	\$3,600 00
Loaned on other securities.....	864 00
Paid on withdrawals, dues.....	2,304 00
Paid on withdrawals, dividends.....	924 76
Salaries.	205 00
Advertising, printing and stationery.....	104 50
Rent, light, heat and janitor.....	60 00
Postage and insurance.....	24 88
Banking department	30 77
Cash on hand.....	34 33
	<hr/>
	\$8,152 24
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest.....	\$1,478 81
Premium.....	214 20
Fines	35 50
Transfer fees	9 00
	<hr/>
	\$1,737 51
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Cr.

Dividends on stock.....	\$674 76
Interest on borrowed money.....	250 00

Expenses.....	\$394 38
Banking department	30 77
Balance.....	387 60
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	\$1,737 51
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Is the plan of your association permanent, serial or terminating? Permanent.

What is the par value of stock per share (matured)? \$200.

Are your installment payments weekly or monthly; what amount per share? Monthly; \$1.

How many shares were issued during the year 1895? 5. How many shares were withdrawn during the year? 102.

How many borrowing members have you? 19. Give total number of shares now held by them: 225.

How many non-borrowing members have you? 27. Give total number of shares now held by them: 122.

How many female shareholders? 18. How many shares now held by them? 108.

What rate of interest is paid by borrowing member? 6 per cent.

Is your admission or membership fee per share or per member? None.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? Yes. Of what does it consist? Premiums, fines, fees and 5 per cent. of share payments. Give total amount of expense fund received during year: \$391.50. Give balance on hand of expense fund December 31, 1895: None.

State total operating expenses for the year: \$394.38.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	N. B. KILMER.....	396 State street, Brooklyn.
<i>Secretary</i>	G. H. WESTERVELT.....	787 Broad street, Newark, N. J.
<i>Treasurer</i>	WM. B. WILSON.....	10 Wall street, New York.
<i>Attorney</i>	FIDELITY & TITLE & DEPOSIT Co.	Newark, N. J.

CITIZENS' SAVINGS AND LOAN ASSOCIATION.

No. 247 West One Hundred and Twenty-fifth Street, New York City, N. Y.

[Organized under Laws of 1851. Commenced business 1889.]

ASSETS.

Loans on bond and mortgage (face value).....	\$152,750 00
Loans on other securities (notes).....	800 00
Real estate (foreclosure).....	2,658 20
Cash on hand and in bank.....	14,233 64
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	\$170,441 84
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LIABILITIES.

Due shareholders, due installments paid, install- ments paid in advance and earnings credited.....	\$154,034 00
Balance to be paid out on loans made.....	10,250 00
Undivided earnings	6,132 64
Suspense account	15 20
Deposits on hand.....	10 00
	<hr/>
	\$170,441 84
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RECEIPTS.

Cash on hand January 1, 1895.....	\$2,993 19
Subscriptions on shares (installment).....	46,980 26
Subscriptions on shares (single-payment).....	5,750 00
Mortgages redeemed.....	34,250 00
Other loans redeemed.....	3,700 00
Premiums received.....	3,725 25
Interest received.....	6,669 84
Fines received	258 83
Initiation, entrance or membership fees.....	194 50
Suspense account.....	70
Rent received	40 50
Deposits received	160 00
	<hr/>
	\$104,723 07
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DISBURSEMENTS.

Loaned on mortgage.....	\$50,200 00
Loaned on other securities.....	4,500 00
Paid on withdrawals, dues.....	23,251 15
Paid on withdrawals, dividends.....	3,520 09
Salaries.....	1,505 00
Advertising and printing.....	621 58
Rent.....	231 61
Deposits returned.....	160 00
Dues transferred to mortgages redeemed.....	6,500 00
Cash on hand.....	14,233 64

\$104,723 07

EARNINGS ACCOUNT.

Dr.

Interest.....	\$6,669 84
Premium.....	3,725 25
Fines.....	355 38
Transfer fees and pass-books and initiation, membership or share fee.....	194 50
Balance December 31, 1894.....	5,596 72

\$16,541 69

Cr.

Dividends on stock.....	\$8,328 93
Salaries.....	1,505 00
Advertising and printing.....	384 01
Rent.....	191 11
Balance December 31, 1895.....	6,132 64

\$16,541 69

Is the plan of your association permanent, serial or terminating? Permanent.

What is the par value of stock per share (matured)? \$250.

Are your installment payments weekly or monthly; what

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amount per share? Weekly; non-borrowing member, 50 cents; borrowing member, 35 or 50 cents.

How many shares were issued during the year 1895? 642.
How many shares were withdrawn during the year? 461.

How many borrowing members have you? 55. Give total number of shares now held by them: 611.

How many non-borrowing members have you? 392. Give total number of shares now held by them: 1,318.

How many female shareholders? 168. How many shares now held by them? 608.

What rate of interest is paid by borrowing member? 5 1-5 per cent.

Is your admission or membership fee per share or per member? Per share. How much? 25 cents.

Total amount of admission fees paid by new members during year: \$194.50.

What premium plan do you follow: installment or gross or premium interest? Weekly installment.

Have you an expense fund? No

State total operating expenses for the year: \$2,080.12.

How many foreclosures did you have in 1895? One.

Officers.	Names.	Post-office address.
<i>President</i>	JOHN CARR.....	77 West 126th street.
<i>Secretary</i>	E. M. CUTLER.....	97 Cedar street.
<i>Treasurer</i>	L. W. TULLER.....	247 West 125th street.
<i>Attorney</i>	WILMORE ANWAY.....	111 Broadway.

COLONIAL CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.

No. 710 Columbus Avenue, New York City, N. Y.

[Organized under Laws of 1892. Commenced business 1894.]

ASSETS.

Loans on bond and mortgage (face value).....	\$2,750 00
Loans on other securities.....	60 00
Cash on hand and in bank.....	871 31
Furniture and fixtures.....	15 00
Stationery and books.....	200 00
Organization expense.....	519 89
	<hr/>
	\$4,416 20

LIABILITIES.

Due shareholders, due installments paid.....	\$4,246 59
Undivided earnings.....	169 61
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	\$4,416 20
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RECEIPTS.

Cash on hand January 1, 1895.....	\$163 50
Subscriptions on shares (installment).....	4,171 09
Mortgages redeemed.....	250 00
Premiums received.....	17 36
Interest received	54 25
Initiation, entrance or membership fees.....	62 00
	<hr/>
	\$4,718 20
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DISBURSEMENTS.

Loaned on mortgage.....	\$3,000 00
Loaned on other securities.....	60 00
Paid on withdrawals, dues.....	52 00
Salaries	250 00
Advertising and printing.....	255 70
Rent.	130 00
Furniture	15 00
Sundry expense	84 19
Cash on hand.....	871 31
	<hr/>
	\$4,718 20
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest.....	\$54 72
Premium.....	17 36
Pass-books and initiation, membership or share fee.....	62 00
	<hr/>
	\$133 61
	<hr/> <hr/>

Cr.

Expenses. \$519 89

Is the plan of your association permanent, serial or terminating? Permanent.

What is the par value of stock per share (matured)? \$250.

Are your installment payments weekly or monthly; what amount per share? Weekly; 25 cents.

How many shares were issued during the year 1895? 331. How many shares were withdrawn during the year? 39.

How many borrowing members have you? 3. Give total number of shares now held by them: 11.

How many non-borrowing members have you? 86. Give total number of shares now held by them: 486.

How many female shareholders? 15. How many shares now held by them? 73.

What rate of interest is paid by borrowing member? 5 1-5 per cent.

Is your admission or membership fee per share or per member? Per member. How much? \$1.

Total amount of admission fees paid by new members during year: \$62.

What premium plan do you follow: installment or gross or premium interest? Installment.

Have you an expense fund? No.

State total operating expenses for the year: \$519.89.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	JAMES F. O'KEEFE	66 West 106th street.
<i>Secretary</i>	H. S. ARMSTRONG	512 West 36th street.
<i>Treasurer</i>	JOHN M. RODDY	273 West 118th street.
<i>Attorney</i>	GEORGE C. COFFIN	234 Broadway.

COLUMBIA MUTUAL BUILDING AND LOAN ASSOCIATION.

No. 280 Broadway, New York City, N. Y.

[Organized under Laws of 1851. Commenced business 1893.]

ASSETS.

Loans on bond and mortgage (face value).....	\$72,708 00
Loans on other securities.....	2,460 20
Real estate (purchase).....	15,024 29
Cash on hand and in bank.....	7,571 05
Furniture and fixtures.....	634 20
Installments due and unpaid.....	1,391 72
Taxes advanced	51 39
Insurance premium, etc., advanced.....	51 55
Note on demand.....	150 00
Coupons paid shareholders (to offset gross credit of dividends apportioned to shares), class F.....	\$2,352 10
Do., class D.....	351 01
	<hr/>
	2,703 11
	<hr/>
	\$102,745 51
	<hr/> <hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$26,695 96
Due shareholders, installments paid in advance.....	1,316 97
Due shareholders, earnings credited.....	3,459 84
Balance to be paid out on purchases made.....	9,700 00
Undivided earnings.....	8,273 99
Attorney's fees	67 00
Expense account	127 40
Sundry general accounts.....	85 00
Due admission premiums account.....	13 00
Due shareholders, prepaid shares, class F.....	35,077 61
Due shareholders, prepaid shares, class D.....	17,928 74
	<hr/>
	\$102,745 51
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$10,203 49
Subscriptions on shares (installment).....	22,800 60
Subscriptions on shares (single-payment).....	30,873 00
Money borrowed	12,000 00
Mortgages redeemed	17,929 95
Other loans redeemed.....	2,581 27
Premiums received	3,903 09
Interest received.....	3,903 09
Fines received	265 80
Initiation, entrance or membership fees.....	3,320 75
Transfer and redemption fees.....	110 50
Attorney's fees	1,116 17
Advanced taxes repaid	174 82
Expense account	1,490 65
Advanced insurance premiums repaid.....	6 63
Change account	383 39
Account checks exchanged	109 38
General sundry accounts.....	2 00
Advance fees (satisfaction of mortgage) repaid.....	2 50
Provident Promoting Company (to balance account),	633 16
	<hr/>
	\$111,810 24
	<hr/> <hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$70,873 50
Loaned on other securities.....	2,885 84
Paid on withdrawals, dues.....	3,130 72
Paid on withdrawals, dividends.....	356 13
Salaries.....	3,110 00
Advertising, printing and stationery.....	489 80
Rent.....	1,400 00
Insurance premiums advanced.....	6 63
Change account	300 39
Interest on borrowed money.....	125 00
Installment shares transferred to prepaid stock....	1,170 00
Interest on outstanding mortgages.....	471 00
Coupons paid, D shares.....	348 82
Coupons paid, F shares.....	1,639 89

Paid discount account advanced payments.....	\$82 45
Paid account collections.....	102 59
Paid agents' commission.....	3,307 75
Checks exchanged.....	109 38
Attorney's fees	1,353 77
Bills payable	12,000 00
Taxes advanced	216 03
Fee advanced (account satisfaction of mortgage)....	2 50
Banking department	120 70
Furniture	16 00
Postage	108 00
Traveling expenses	193 27
Sundry general accounts	50 58
Accounts adjusted by Provident Promoting Company	268 45
Cash on hand	7,571 05
	<hr/>
	\$111,810 24
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest.....	\$3,903 09
Premium	3,903 09
Fines.	265 80
Transfer and redemption fees.....	110 50
Forfeiture account	300 35
Interest, premium and fines due and unpaid	1,391 72
	<hr/>
	\$9,874 55
	<hr/> <hr/>

Cr.

Dividends on stock	\$463 39
Interest on borrowed money	125 00
Dividends paid on withdrawals	356 13
Interest paid on mortgages outstanding.....	471 00
Paid account collections.....	102 59
Paid discount advanced payments	82 45
Earnings to apportion	8,273 99
	<hr/>
	\$9,874 55
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating?
Serial.

What is the par value of stock per share (matured)? \$100, \$200, \$500.

Are your installment payments weekly or monthly; what amount per share? Monthly; 60 cents.

How many shares were issued during the year 1895? 2,728.
How many shares were withdrawn during the year? 949.

How many borrowing members have you? 50. Give total number of shares now held by them: 620.

How many non-borrowing members have you? 555. Give total number of shares now held by them: 3,928 $\frac{3}{4}$.

How many female shareholders? 146. How many shares now held by them? 1,074 $\frac{1}{4}$.

What rate of interest is paid by borrowing member? 6 per cent.

Is your admission or membership fee per share or per member? Per share. How much? One per cent. of maturity value of share.

Total amount of admission fees paid by new members during year: \$3,320.75.

What premium plan do you follow: installment or gross or premium interest? Monthly installment.

Have you an expense fund? Yes. Of what does it consist? One dollar per year per share, classes A, B and D; \$1.25 per year per share, class C; \$2 per year per share, class F; \$4 per share from purchase-price, class D; \$5 per share from purchase-price, class F; and entrance fees all classes. Give total amount of expense fund received during the year: \$5,428.24. Give balance on hand of expense fund December 31, 1895: \$127.40.

State total operating expenses for the year: \$10,418.32.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i> ..	HORATIO S. STEWART....	280 Broadway.
<i>Secretary</i> ..	LLOYD A. SOUVILLE, JR.	280 Broadway.
<i>Treasurer</i> ..	C. F. BROOKS.....	16 and 18 Exchange place.
<i>Attorney</i> ..	J. H. STOUTENBURGH....	132 Nassau street.

CO-OPERATIVE BUILDING BANK.

No. 309 Broadway, New York City, N. Y.

[Organized under Laws of 1851. Commenced business 1890.]

ASSETS.

Loans on bond and mortgage (face value).....	\$970,935 00
Loans on other securities (shares)	51,894 50
Real estate (foreclosure)	43,432 28
Cash on hand and in bank, loan fund	9,482 57
Cash on hand and in bank, expense fund	782 77
Premium, interest and fines accrued	13,093 48
	<hr/>
	\$1,089,620 60
	<hr/> <hr/>

LIABILITIES.

Due installment shareholders, due installments paid	\$687,485 56
Due installment shareholders, earnings credited...	132,220 26
Borrowed money (notes discounted)	20,000 00
Balance to be paid out on loans made	23,775 00
Undivided earnings.....	51,852 12
Prepaid stock, cash paid	93,004 46
Prepaid stock, earnings credited	9,509 23
Accumulating stock, cash paid	59,524 85
Accumulating stock, earnings credited	10,946 49
Premium and interest paid in advance	519 86
Expense account.....	782 77
	<hr/>
	\$1,089,620 60
	<hr/> <hr/>

LOAN FUND.**RECEIPTS.**

Cash on hand January 1, 1895.....	\$17,404 36
Subscriptions on shares (installment).....	256,413 20
Subscriptions on shares (single-payment).....	41,633 76
Money borrowed (bills payable)	30,000 00
Mortgages redeemed	146,718 98
Other loans redeemed	6,630 00
Premiums received.....	40,197 70
Interest received	40,904 89

Fines received.	\$2,565 26
Sales of real estate.	4,964 61
Rents from real estate.	864 77
	<hr/>
	\$588,297 53
	<hr/>

DISBURSEMENTS.

Loaned on mortgage.	\$410,425 00
Loaned on other securities (shares)	30,176 00
Paid on withdrawals, dues.	100,183 50
Paid on withdrawals, dividends	11,255 72
Bills payable	10,000 00
Discount	395 00
Stock matured	2,185 36
Cash dividend on prepaid stock	4,218 06
Insurance charged to stock account.	205 97
Expenses on real estate, including cost of fore- closures.	3,254 26
Transferred to expense fund on prepaid, accumulat- ing and monthly stock.	6,516 09
Cash on hand	9,482 57
	<hr/>
	\$588,297 53
	<hr/>

EXPENSE FUND.

RECEIPTS.

Cash on hand January 1, 1895.	\$337 81
Expense dues (installment)	46,507 55
Expense dues (single-payment).	2,737 88
Initiation, entrance or membership fees.	1,483 50
Appraisement fees	1,218 84
Redemption fees	902 00
Sundry sources	92 62
	<hr/>
	\$53,280 20
	<hr/>

DISBURSEMENTS.

Salaries (officers and employes, 16 in number)	\$18,346 91
Advertising and printing and stationery	2,787 00
Rent (office and telephone)	2,428 71
Expense of collections	6,108 26
Commissions	12,659 39
Traveling expenses	1,252 73
Postage	784 50
Furniture and fixtures	250 95
Legal expenses	684 50
Bank department's fees, etc.	373 83
Sundry disbursements	3,435 59
Interest	589 50
On account advances by directors	2,295 56
Note paid	500 00
Cash on hand	782 77
	<hr/>
	\$53,280 20
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Undivided profits January 1, 1895	\$45,216 45
Interest	40,904 89
Premium	40,197 70
Fines	2,565 26
Fines transferred from stock account	3,029 39
Profits on sale of real estate	90 00
Interest and premium transferred from stock account	2,520 18
Profits on stock withdrawn	4,141 47
Interest and premium paid in advance January 1, 1895	1,010 98
Interest, premium and fines accrued January 1, 1896,	13,093 48
	<hr/>
	\$152,769 80
	<hr/> <hr/>

Cr.

Dividends on stock, January 1, 1895	\$42,389 12
Dividends on stock, July 1, 1895	48,730 40
Interest on borrowed money (notes discounted)	395 00

Interest, premium and fines accrued January 1, 1895,	\$8,883 30
Interest and premium paid in advance January 1, 1896	519 86
Balance undivided profits January 1, 1896.....	51,852 12
	<hr/>
	\$152,769 80
	<hr/>

Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$100.

Are your installment payments weekly or monthly; what amount per share? Both; weekly, 12 cents; monthly, 25 cents, 50 cents and 75 cents.

How many shares were issued during the year 1895? 15,136.
How many shares were withdrawn during the year? 17,650.

How many borrowing members have you? 857. Give total number of shares now held by them: 14,696.

How many non-borrowing members have you? 4,902. Give total number of shares now held by them: 45,438.

How many female shareholders? No separate record kept.

What rate of interest is paid by borrowing member? 5 1-5 per cent.

Is your admission or membership fee per share or per member?
Per share. How much? \$1.

Total amount of admission fees paid by new members during year: Don't know; can only swear to amount received at home office.

What premium plan do you follow: installment or gross or premium interest? Installment.

Have you an expense fund? Yes. Of what does it consist? Membership fees, expense due of \$1 per share per year, redemption and appraisement fees. Give total amount of expense fund received during year: \$52,942.39. Give balance on hand of expense fund December 31, 1895: \$782.77.

State total operating expenses for the year: Salaries and office expenses, \$30,344.72; commissions, \$12,659.39; expense of collections, \$6,108.26.

How many foreclosures did you have in 1895? Nine; and one piece of property transferred to the association without foreclosure.

Officers.	Names.	Post-office address.
<i>President</i>	TIMOTHY L. WOODRUFF.	168 Duane street.
<i>Secretary</i>	FRANK W. FARNHAM.	309 Broadway.
<i>Treasurer</i>	CHARLES L. HEINS.	33 Gold street.
<i>Attorney</i>	FRANCIS T. JOHNSON.	309 Broadway.

DAILY NEWS SAVINGS AND BUILDING LOAN ASSOCIATION.*

No. 34 Park Row, New York City, N. Y.

[Organized under Laws of 1851. Commenced business 1888.]

ASSETS.

Loans on bond and mortgage (face value)	\$706,050 00
Real estate (foreclosure and surrender)	26,263 58
Cash on hand and in bank	6,189 58
Furniture and fixtures	1,741 58
Installments due and unpaid	2,543 06
Office supplies	471 85
	<hr/>
	\$743,259 65
	<hr/>

LIABILITIES.

Due shareholders, due installments paid	\$576,153 54
Due shareholders, installments paid in advance	73,806 74
Borrowers' share payments	60,107 14
Borrowed money	5,000 00
Balance to be paid out on loans made	1,668 00
Undivided earnings	21,298 33
Reserve fund	3,805 86
Appraisers' fees	37 73
Unadjusted balances	1,382 31
	<hr/>
	\$743,259 65
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895	\$28,206 92
Subscriptions on unpledged shares (installment)	170,505 22

* Name changed to Franklin Society for Home-Building and Savings.

Subscriptions on unpledged shares (advance payments).....	\$71,298 51
Subscriptions on pledged shares	33,190 42
Money borrowed	15,000 00
Mortgages redeemed	36,062 28
Interest received	31,233 74
Premiums received.....	16,818 20
Interest from bank and special loans.....	720 94
Fire loss	2,023 18
Appraisers' fees.....	1,066 27
Rents	838 26
Sundries	91 59
Foreclosure expenses	200 00
Advances to builder	671 69
	<hr/>
	\$407,927 22
	<hr/> <hr/>

DISBURSEMENTS.

Loaned on mortgage	\$230,116 00
Paid on withdrawals, dues.....	142,210 54
Salaries	5,748 94
Advertising and printing	1,109 94
Rent	1,196 66
Auditing expenses	250 25
Loan repaid	10,000 00
Fire loss	2,000 00
Sundry expenses.....	915 62
Taxes charged to borrowers.....	1,200 74
Law expenses	1,177 40
Appraisers' fees.....	1,145 54
Furniture and fixtures	1,067 26
Repaid builder's advance	671 69
Real estate repairs.....	321 96
Discount on loans	307 50
Fire insurance for borrowers.....	2,297 60
Cash on hand	6,189 58
	<hr/>
	\$407,927 22
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest	\$31,233 74
Premium	16,818 20
Withdrawal discounts	1,569 43
Interest on bank deposits	295 94
Interest on special loans.....	215 12
	<hr/>
	\$50,132 43
	<hr/>

Cr.

Dividends on stock.....	\$19,190 04
Interest on borrowed money	307 50
Salaries	5,748 94
Office rent	1,166 66
Advertising	534 39
Supplies and stationery	528 75
Banking department	189 17
Office furniture	350 00
Auditing expenses	250 25
Miscellaneous expenses.....	569 40
Earnings to be divided	21,297 33
	<hr/>
	\$50,132 43
	<hr/>

Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$100 and \$250.

Are your installment payments weekly or monthly; what amount per share? Weekly; 25 cents.

How many shares were issued during the year 1895? 10,040.
How many shares were withdrawn during the year? 6,870.

How many borrowing members have you? 263. Give total number of shares now held by them: 7,060.

How many non-borrowing members have you? 2,427. Give total number of shares now held by them: 23,013.

How many female shareholders? 620. How many shares now held by them? 6,200.

What rate of interest is paid by borrowing member? 5 1-5 per cent.

Is your admission or membership fee per share or per member? No fee.

What premium plan do you follow: installment or gross or premium interest? Installment.

Have you an expense fund? No.

State total operating expenses for the year: \$9,645.06.

How many foreclosures did you have in 1895? Three.

Officers.	Names.	Post-office address.
<i>President</i>	EDWARD J. FITZGERALD	34 Park row.
<i>Secretary</i>	C. O'C. HENNESSY	34 Park row.
<i>Attorney</i>	MICHAEL M. FORREST	271 Broadway.

EAST SIDE CO-OPERATIVE BUILDING AND LOAN ASSOCIATION.

No. 385 Bowery, New York City, N. Y.

[Organized under Laws of 1851. Commenced business 1888.]

ASSETS.

Loans on bond and mortgage (face value)	\$146,026 20
Real estate (foreclosure)	16,400 00
Cash on hand and in bank	11,786 52
Stock loans	325 00
Interest and premium due	3,501 00
	<hr/>
	\$178,038 72
	<hr/> <hr/>

LIABILITIES.

Due shareholders, due installments paid	\$116,517 31
Due shareholders, earnings credited	43,259 10
Partial payments on mortgage	15,465 20
Balance to be paid out on loans made	850 00
Undivided earnings	1,874 11
Deposits	73 00
	<hr/>
	\$178,038 72
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$516 75
Subscriptions on shares (installment).....	21,763 62
Mortgages redeemed	19,441 39
Premiums received.....	4,705 50
Interest received	5,971 91
Fines received	7 60
Initiation, entrance or membership fees.....	21 75
Deposits on loans.....	284 00
Transfers	9 00
Rent	450 66
Insurance	217 97
Taxes	105 16
Stock loans returned	370 00
Bank interest	79 35
	<hr/>
	\$53,944 66
	<hr/> <hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$15,400 00
Paid on withdrawals, dues.....	12,681 49
Paid on withdrawals, dividends.....	2,273 41
Salaries.....	1,274 00
Advertising and printing.....	184 50
Rent.....	151 50
Borrowed money paid.....	3,500 00
Paid on real estate.....	3,150 00
Deposits on loans.....	60 00
Expense account.....	1,861 44
Taxes paid	587 79
Appraisers' fees.....	50 70
Stock loans	695 00
Insurance.....	288 31
Cash on hand.....	11,786 52
	<hr/>
	\$53,944 66
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest.....	\$6,146 95
Premium.....	4,842 52
Fines.....	49 58
Transfer fees.....	9 00
Pass-books and initiation, membership or share fee.	21 75
Rent.....	349 71
Bank interest.....	79 35
Earnings forfeited.....	2,543 26
Old accounts forfeited.....	646 98
Interest and premium due July 1, 1895..	\$3,501 00
Interest and premium due January 1, 1896.....	3,149 25
	<hr/> 351 75
	<hr/> <hr/> \$15,040 85

Cr.

Dividends on stock.....	\$11,593 66
Expenses.....	2,129 84
Salaries.....	1,274 00
Printing and stationery.....	43 35
	<hr/>
	<hr/> <hr/> \$15,040 85

Is the plan of your association permanent, serial or terminating? Permanent.

What is the par value of stock per share (matured)? \$250.

Are your installment payments weekly or monthly; what amount per share? Weekly; 25 cents.

How many shares were issued during the year 1895? 194. How many shares were withdrawn during the year? 1,432 792-1,000.

How many borrowing members have you? 63. Give total number of shares now held by them: 584 1-10.

How many non-borrowing members have you? 230. Give total number of shares now held by them: 1,783 15-100.

How many female shareholders? 74. How many shares now held by them? 487 128-1,000.

What rate of interest is paid by borrowing member? 5 per cent.

Is your admission or membership fee per share or per member?
Per member. How much? 75 cents.

Total amount of admission fees paid by new members during
year: \$21.75.

What premium plan do you follow: installment or gross or
premium interest? Installment.

Have you an expense fund? No.

State total operating expenses for the year: \$1,861.44.

How many foreclosures did you have in 1895? Two.

Officers.	Names.	Post-office address.
<i>President</i>	PAUL GANTERT	482 Third avenue.
<i>Secretary</i>	RICHARD L. BLAKE	385 Bowery.
<i>Treasurer</i>	THOMAS HALVORSEN	516 Clinton st., Brooklyn.
<i>Attorney</i>	WILLIAM LANGDON	5 Beekman street.

ELECTRIC BUILDING, LOAN AND SAVINGS ASSOCIATION.

No. 253 Broadway, New York City, N. Y.

[Organized under Laws of 1851. Commenced business 1891.]

ASSETS.

Loans on bond and mortgage (face value)	\$74,500 00
Loans on other securities	2,925 00
Real estate	15,008 98
Cash on hand and in bank	8,035 58
Furniture and fixtures	100 00
Interest and premiums due and unpaid	837 54
	<hr/>
	\$101,407 10
	<hr/> <hr/>

LIABILITIES.

Due shareholders, due installments paid	\$88,963 44
Due shareholders, installments paid in advance	253 00
Borrowed money	4,500 00
Balance to be paid out on loans made	2,750 00
Undivided earnings (dividend due)	2,068 13

Dividends due on paid-up stock, payable in cash. . . .	\$560 45
Suspense account	433 17
Contingent fund.	1,878 91
	<hr/>
	\$101,407 10
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RECEIPTS.

Cash on hand January 1, 1895.	\$2,864 20
Subscriptions on shares (installment).	31,486 53
Subscriptions on shares (single-payment).	6,400 00
Money borrowed	11,000 00
Mortgages redeemed	12,800 00
Other loans redeemed.	2,370 00
Premiums received.	1,194 14
Interest received	3,326 73
Fines received.	15 50
Initiation, entrance or membership fees.	181 50
On account real estate sold.	416 62
Transfer fees	2 50
Rent from real estate.	254 00
	<hr/>
	\$72,311 72
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DISBURSEMENTS.

Loaned on mortgage.	\$42,990 00
Loaned on other securities.	3,695 00
Paid on withdrawals, dues and dividends.	9,251 06
Salaries.	360 00
Advertising and printing.	11 55
Dividends on paid-up stock.	829 40
Interest on borrowed money.	185 78
Repairs, etc., on real estate.	83 55
Banking department.	33 32
Expense of foreclosure.	257 50
Borrowed money repaid.	6,500 00
Commission on real estate sold.	68 75
Miscellaneous expenses.	10 23
Cash on hand.	8,035 58
	<hr/>
	\$72,311 72
	<hr/>

EARNINGS ACCOUNT.

Dr.

Interest	\$3,970 40
Premium	1,484 70
Fines	326 71
Transfer fees.....	2 50
Pass-books and initiation, membership or share fee.	181 50
Rents from real estate.....	254 00
	<hr/>
	\$6,219 81
	<hr/> <hr/>

Cr.

Dividends on stock.....	\$5,014 58
Interest on borrowed money.....	185 78
Salaries.....	360 00
Banking department	33 32
Repairs, etc., on real estate.....	83 55
Printing and advertising.....	11 55
Books and furniture (proportion charged to expense),	44 08
Sundry expenses	10 23
Credited to contingent fund.....	476 72
	<hr/>
	\$6,219 81
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating? Permanent.

What is the par value of stock per share (matured)? \$200.

Are your installment payments weekly or monthly; what amount per share? Monthly; \$1.

How many shares were issued during the year 1895? 781. How many shares were withdrawn during the year? 445.

How many borrowing members have you? 33. Give total number of shares now held by them: 478.

How many non-borrowing members have you? 250. Give total number of shares now held by them: 1,726.

How many female shareholders? 62. How many shares now held by them? 385.

What rate of interest is paid by borrowing member? 6 per cent.

Is your admission or membership fee per share or per member?
Per share. How much? 25 cents.

Total amount of admission fees paid by new members during
year: \$167.25.

What premium plan do you follow: installment or gross or
premium interest? Installment.

Have you an expense fund? No.

State total operating expenses for the year: \$459.18.

How many foreclosures did you have in 1895? Two.

Officers.	Names.	Post-office address.
<i>President</i>	A. B. CHANDLER	253 Broadway.
<i>Secretary</i>	E. S. BUTTERFIELD	253 Broadway.
<i>Treasurer</i>	T. L. CUYLER, Jr.	253 Broadway.
<i>Attorney</i>	J. B. SABINE	181 Broadway.

EMPIRE LOAN AND INVESTMENT COMPANY.

No. 253 Broadway, New York City, N. Y.

[Organized under Laws of 1892. Commenced business 1894.]

ASSETS.

Loans on shares	\$110 25
Real estate (purchased for members)	140,929 97
Cash on hand and in bank	727 11
Furniture and fixtures	1,938 44
Installments due and unpaid	97 65
Organization account	1,323 42
Sundry accounts receivable	275 94
	<hr/>
	\$145,402 78
	<hr/>

LIABILITIES.

Due shareholders, due installments paid	\$7,920 28
Due shareholders, installments paid in advance	22,900 00
Due on real estate purchased for members	104,625 00
Balance to be paid out on loans made	231 25
Undivided earnings	6,702 30
Interest account	2,200 00

Taxes assumed.....	\$276 76
Maturity fund	547 19
Unpaid withdrawals filed.....	\$900 00

\$145,402 78

RECEIPTS.

Cash on hand January 1, 1895.....	\$556 46
Subscriptions on shares (installment).....	5,642 05
Subscriptions on shares (single-payment).....	9,100 00
Money borrowed from directors	1,071 66
Mortgages redeemed	1,173 90
Premiums received	6,857 12
Interest received.....	6,101 57
Initiation, entrance or membership fees.....	74 60
Rent of office.....	217 00
Insurance	40 25
Advanced by officers	157 79
Real estate expense account.....	129 50
Deposit for taxes.....	94 34

\$31,216 24

DISBURSEMENTS.

Paid on withdrawals, dues.....	\$208 12
Salaries.....	3,912 00
Advertising and printing.....	646 54
Rent and office expenses	2,042 84
Interest.....	5,236 37
Insurance.....	81 23
Paid on real estate purchased.....	17,179 33
Expenses on real estate.....	630 81
Commissions	515 14
Fixtures	36 75
Cash on hand	727 11

\$31,216 24

EARNINGS ACCOUNT.

Dr.

Interest.....	\$97 83
Premium.....	9,313 57
Fines	184 71
Transfer fees and withdrawals.....	22 35
Pass-books and initiation, membership or share fee.	271 15
Appraisers' fees	25 00
Searches, etc.....	511 56
Insurance	84 41
	<hr/>
	\$10,510 58
	<hr/> <hr/>

Cr.

Rent, salaries and office expenses.....	\$5,605 83
Banking department.....	111 01
Advertising	639 34
Commissions	218 81
Paid on real estate.....	473 03
Maturity fund	547 19
Premium returned on canceled leases.....	1,777 23
Surplus	1,138 14
	<hr/>
	\$10,510 58
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Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$100.

Are your installment payments weekly or monthly; what amount per share? Monthly; 25 cents.

How many shares were issued during the year 1895? 2,237.
How many shares were withdrawn during the year? 182.

How many borrowing members have you? 29. Give total number of shares now held by them: 1,694 2-3.

How many non-borrowing members have you? 96. Give total number of shares now held by them: 1,882 1-3.

How many female shareholders? 42. How many shares now held by them? 1,219.

What rate of interest is paid by borrowing member? 6 per cent.

Is your admission or membership fee per share or per member? Per share. How much? 25 cents.

Total amount of admission fees paid by new members during year: \$271.15.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? No.

State total operating expenses for the year: \$6,463.98.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	G. W. CROSSMAN	173 W. 78th st., N. Y. city.
<i>Secretary</i>	E. H. CROSSMAN	Delawanna, N. J.
<i>Treasurer</i>	S. G. FISH	253 Broadway, N. Y. city.
<i>Attorney</i>	LAWTON B. GARSIDE..	170 Broadway, N. Y. city.

NOTE.—This association instead of loaning money to its members purchases houses for them and sells the same to them on monthly installments, the association retaining the title until the property is paid for.

EQUITABLE SAVINGS SOCIETY.

No. 8 Union Square, New York City, N. Y.

[Organized under Laws of 1851. Commenced business 1893.]

ASSETS.

Cash on hand and in bank	\$14 85
Installments due and unpaid	63 00
	<hr/>
	\$77 85
	<hr/>

LIABILITIES.

Unpaid installments	\$63 00
Surplus	14 85
	<hr/>
	\$77 85
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895	\$13 10
Subscriptions on shares (installment)	45 75
	<hr/>
	\$58 85
	<hr/>

DISBURSEMENTS.

Rent.	\$25 00
Clerical work.	15 00
Postage	1 20
Miscellaneous expense	2 80
Cash on hand	14 85
	<hr/>
	\$58 85
	<hr/>

Officers.	Names.	Post-office address.
<i>President</i>	EDWARD R. STOVER.	102 East 54th street.
<i>Secretary</i>	W. E. HAWLEY.	8 Union square.
<i>Treasurer</i>	W. E. HAWLEY.	8 Union square.
<i>Attorney</i>	J. C. DE LA MARE.	110 East 125th street.

EUREKA CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.

No. 2652 Third Avenue and No. 52 Wall Street, New York City, N. Y.

[Organized under Laws of 1887. Commenced business 1888.]

ASSETS.

Loans on bond and mortgage (face value).	\$85,050 00
Loans on other securities.	5,985 00
Real estate (foreclosure).	3,798 57
Cash on hand and in bank.	324 61
Furniture and fixtures.	100 00
Installments due and unpaid	838 88
Accrued interest on stock loans	165 48
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	\$96,262 54
	<hr/>

LIABILITIES.

Due shareholders, due installments paid.	\$71,425 00
Due shareholders, installments paid in advance.	338 00
Due shareholders, earnings credited.	22,447 95
Borrowed money	2,000 00
Interest on borrowed money.	17 09
Canceled shares.	34 50
	<hr/>
	\$96,262 54
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$4,268 45
Subscriptions on shares (installment)	17,927 00
Money borrowed	2,000 00
Mortgages redeemed	11,000 00
Other loans redeemed	6,395 00
Premiums received	2,337 50
Interest received	3,911 72
Fines received	148 65
Initiation, entrance or membership fees.....	19 75
	<hr/>
	\$48,008 07
	<hr/>

DISBURSEMENTS.

Loaned on mortgage	\$28,300 00
Loaned on other securities.....	7,505 00
Paid on withdrawals, dues	9,852 00
Paid on withdrawals, dividends	1,135 94
Salaries	325 00
Advertising and printing	52 50
Rent	100 00
State examination	30 00
State tax	11 18
Stationery, postage, etc.....	55 92
Real estate foreclosure	315 92
Cash on hand.....	324 61
	<hr/>
	\$48,008 07
	<hr/>

EARNINGS ACCOUNT.

Dr.

Interest.....	\$3,911 72
Premium.....	2,337 50
Fines.....	148 65
Transfer fees.....	75
Pass-books and initiation, membership or share fee..	19 00
	<hr/>
	\$6,417 62
	<hr/>

Cr.

Dividends on stock.....	\$1,135 94
Expenses.....	574 60
Balance.....	4,707 08
	<hr/>
	\$6,417 62
	<hr/>

Is the plan of your association permanent, serial or terminating?
Serial.

What is the par value of stock per share (matured)? \$200.

Are your installment payments weekly or monthly; what amount per share? Monthly; \$1.

How many shares were issued during the year 1895? 271.
How many shares were withdrawn during the year? 322.

How many borrowing members have you? 67. Give total number of shares now held by them: 580.

How many non-borrowing members have you? 153. Give total number of shares now held by them: 901.

How many female shareholders? No record.

What rate of interest is paid by borrowing member? 5 per cent.

Is your admission or membership fee per share or per member?
Per member. How much? 75 cents.

Total amount of admission fees paid by new members during year: \$17, to association.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? No.

State total operating expenses for the year: \$574.60.

How many foreclosures did you have in 1895? One.

Officers.	Names.	Post-office address.
<i>President</i>	JOHN H. SCARDEFIELD...	457 East 134th street.
<i>Secretary</i>	HORACE M. KILBORN....	52 Wall street.
<i>Treasurer</i>	MATTHEW ANDERSON....	2652 Third avenue.
<i>Attorney</i>	F. B. CHEDSEY.....	280 Broadway.

FEDERAL CO-OPERATIVE BUILDING AND LOAN ASSOCIATION.

Room 828 American Tract Society Building, New York City, N. Y.

[Organized under Laws of 1851. Commenced business 1888.]

ASSETS.

Loans on bond and mortgage (face value).....	\$16,550 00
Real estate (foreclosure and surrender).....	14,638 57
Cash on hand and in bank	3,229 73
Furniture and fixtures	78 50
Interest due and unpaid.....	271 34
Premiums due and unpaid.....	36 55
	<hr/>
	\$34,804 69
	<hr/> <hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$23,806 44
Due shareholders, installments paid in advance....	87 00
Due shareholders, earnings credited.....	10,780 00
Undivided earnings.....	2 25
Suspended memberships.	129 00
	<hr/>
	\$34,804 69
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$1,181 30
Subscriptions on shares (installment).....	5,715 68
Mortgages redeemed.	8,250 00
Other loans redeemed.....	300 00
Premiums received.	638 87
Interest received.....	1,461 18
Fines received.	59 11
Initiation, entrance or membership fees.....	4 75
Deposit on bids.....	20 00
Rents from real estate.....	634 00
Office rent (desk room).....	101 00
Interest on bank deposit.....	43 00

From property on contract.....	\$272 01
Insurance premium returned.....	18 75
Cash over (amount put in suspense account).....	12
	<hr/>
	\$18,699 77
	<hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$2,500 00
Paid on withdrawals, dues.....	6,292 02
Paid on withdrawals, dividends.....	1,528 45
Salaries.....	250 00
Advertising and printing.....	22 25
Rent.....	255 00
General expense account.....	116 17
Completion of Russell house.....	1,088 10
Office furniture.....	8 50
Appraisers' fees.....	15 00
Expense on real estate.....	116 92
Taxes.....	120 64
Insurance.....	7 70
Portion of deposit on bid returned.....	5 00
Cash short, carried to suspense account.....	1 50
Allowed on the transfer of property.....	3,142 79
Cash on hand.....	3,229 73
	<hr/>
	\$18,699 77
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EARNINGS ACCOUNT.

Dr.

Interest.....	\$1,456 43
Premium.....	642 37
Fines.....	60 18
Transfer fees.....	2 75
Pass-books and initiation, membership or share fee..	2 00
From suspense account.....	37 29
Net income from real estate.....	402 24

Interest on bank deposit.....	\$43 00
From undivided profits account.....	42 50
Net loss.....	360 00

\$3,048 76

Cr.

Dividends on stock (withdrawals).....	\$1,528 45
Expenses.	545 92
Written off Russell property.....	779 44
Decrease in interest due and unpaid.....	127 41
Decrease in premium due and unpaid.....	67 54

\$3,048 76

Is the plan of your association permanent, serial or terminating?
Serial.

What is the par value of stock per share (matured)? \$250.

Are your installment payments weekly or monthly; what amount per share? Monthly; \$1.

How many shares were issued during the year 1895? 52. How many shares were withdrawn during the year? 113.

How many borrowing members have you? 9. Give total number of shares now held by them: 67.

How many non-borrowing members have you? 71. Give total number of shares now held by them: 349.

How many female shareholders? 29. How many shares now held by them? 136.

What rate of interest is paid by borrowing member? 6 per cent.

Is your admission or membership fee per share or per member? Per share. How much? 25 cents.

Total amount of admission fees paid by new members during year: \$2.75.

What premium plan do you follow: installment or gross or premium interest? Monthly installment.

Have you an expense fund? No.

State total operating expenses for the year: \$545.92.

How many foreclosures did you have in 1895? None.

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Officers.	Names.	Post-office address.
<i>President</i> ..	H. R. RODEN.....	45 Cedar street.
<i>Secretary</i> ..	H. H. SKINNER.....	American Tract Society Bldg.
<i>Treasurer</i> ..	FRED. W. PLATT....	66 Nassau street.
<i>Attorney</i> ...	STARK B. FERRISS..	55 Liberty street.

GERMAN-AMERICAN BUILDING AND LOAN ASSOCIATION.

No. 385 Bowery, New York City, N. Y.

[Organized under Laws of 1851. Commenced business 1888.]

ASSETS.

Loans on bond and mortgage (face value).....	\$59,250 00
Loans on other securities (stock loans).....	2,228 00
Cash on hand and in bank.....	5,643 95
Furniture and fixtures.....	257 64
Sundries due from members.....	45 25
	<hr/>
	\$67,424 84
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LIABILITIES.

Due shareholders, due installments paid.....	\$54,519 50
Due shareholders, earnings credited.....	8,943 74
Balance to be paid out on loans made.....	875 00
Undivided earnings.	1,891 00
Deposits due members.....	132 00
Suspended.....	35 50
Surplus.....	1,028 10
	<hr/>
	\$67,424 84
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$41 78
Subscriptions on shares (installment).....	20,013 25
Money borrowed.	400 00
Mortgages redeemed.....	3,250 00
Other loans redeemed (stock).....	5,723 00
Premiums received.....	1,098 28
Interest received.....	2,759 59

Fines received.	\$105 75
Initiation, entrance or membership fees.	111 25
Withdrawal fees.	674 86
Deposits.	148 00
Commission.	8 98
Profit account.	33 40
Transfer fees.	6 00
Advertising.	2 00
Sundries.	99 12
	<hr/>
	\$34,475 26
	<hr/>

DISBURSEMENTS.

Loaned on mortgage.	\$6,625 00
Loaned on other securities (stock).	5,621 00
Paid on withdrawals, dues.	12,056 00
Paid on withdrawals, dividends.	1,336 26
Salaries.	455 86
Advertising and printing.	62 10
Rent.	60 00
Deposits.	16 00
Stationery and printing.	213 30
Miscellaneous expenses.	89 43
Fixtures account.	79 03
Sundries.	125 25
Discount.	42 08
Bills payable.	2,050 00
Cash on hand.	5,643 95
	<hr/>
	\$34,475 26
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EARNINGS ACCOUNT.

Dr.

Interest.	\$2,759 59
Premium.	1,098 28
Fines.	105 75
Transfer fees.	6 00
Pass-books and initiation, membership or share fee.	111 25
Commission.	8 98

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Profit account.....	\$33 40
Withdrawal fees.....	674 86
Advertising.	2 00
Profit and loss balance.....	152 28
Sundries.	2 60
	<hr/>
	\$4,954 99
	<hr/>

Cr.

Dividends on stock.....	\$2,103 85
Interest on borrowed money.....	42 08
Salaries.....	455 86
Advertising.	62 10
Rent.	60 00
Stationery and printing.....	213 30
Miscellaneous expense.....	89 43
Fixtures, etc., charged to profit and loss.....	23 99
Sundries charged to profit and loss.....	3 38
Temporary loans charged to profit and loss.....	10 00
Undivided profits.....	1,891 00
	<hr/>
	\$4,954 99
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Is the plan of your association permanent, serial or terminating?
Serial.

What is the par value of stock per share (matured)? \$250.

Are your installment payments weekly or monthly; what amount per share? Weekly; 25 cents.

How many shares were issued during the year 1895? 735. How many shares were withdrawn during the year? 586.

How many borrowing members have you? 27. Give total number of shares now held by them: 237.

How many non-borrowing members have you? 245. Give total number of shares now held by them: 1,296.

How many female shareholders? 32. How many shares now held by them? 140.

What rate of interest is paid by borrowing member? 5 1-5 per cent. mortgage loans; 6 per cent. stock loans.

Is your admission or membership fee per share or per member?
Per member. How much? \$1 and 25 cents.

Total amount of admission fees paid by new members during
year: \$103.

What premium plan do you follow: installment or gross or
premium interest? Installment.

Have you an expense fund? No.

State total operating expenses for the year: \$1,001.80.

How many foreclosures did you have in 1895? One.

Officers.	Names.	Post-office address.
<i>President</i>	WM. VOLKEL	120 Broadway.
<i>Secretary</i>	HENRY G. ECKHOFF	709 East 9th street.
<i>Treasurer</i>	WM. WIESER	108 Park row.
<i>Attorney</i>	WM. VOLKEL	120 Broadway.

GREENWICH BUILDING AND LOAN ASSOCIATION.

No. 25 East Fourteenth Street, New York City, N. Y.

[Organized under Laws of 1851. Commenced business 1889.]

ASSETS.

Loans on bond and mortgage (face value)	\$63,250 00
Loans on other securities	16,107 00
Cash on hand and in bank	4,855 22
Furniture and fixtures	147 94
Installments due and unpaid	5,904 71
Interest on loans	705 30
Interest due on loans	422 82
	<hr/>
	\$91,392 99
	<hr/> <hr/>

LIABILITIES.

Due shareholders, due installments paid	\$69,808 93
Due shareholders, installments paid in advance	974 60
Due shareholders, earnings credited	14,903 67
Balance to be paid out on loans made	821 00
Undivided earnings	4,884 79
	<hr/>
	\$91,392 99
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RECEIPTS.

Cash on hand January 1, 1895.....	\$9,024 89
Subscriptions on shares (installment).....	14,917 73
Loans on other than mortgage securities redeemed,	3,326 75
Premiums received.....	638 00
Interest received.....	3,840 59
Fines received.....	37 42
Initiation, entrance or membership fees.....	24 75
Transfers.....	8 00
	<hr/>
	\$31,818 13
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DISBURSEMENTS.

Loaned on mortgage.....	\$12,679 00
Loaned on other securities.....	7,612 00
Paid on withdrawals, dues.....	5,377 50
Paid on withdrawals, dividends.....	663 64
Salaries.....	337 50
Advertising and printing.....	80 89
Rent.....	112 50
Banking department.....	59 88
Moving furniture.....	15 00
Treasurer's bond.....	25 00
Cash on hand.....	4,855 22
	<hr/>
	\$31,818 13
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EARNINGS ACCOUNT.

Dr.

Interest.....	\$2,824 53
Premium.....	638 00
Fines.....	37 42
Transfer fees.....	8 00
Pass-books and initiation, membership or share fee,	24 75
Withdrawals.....	966 80
Interest from State Trust Company.....	93 86
Interest from stock loans.....	917 10
Interest from insurance.....	5 10
	<hr/>
	\$5,515 56
	<hr/>

Cr.

Banking department.	\$59 88
Printing and stationery.	80 89
Rent.	112 50
Salaries.	337 50
Treasurer's bond.	25 00
Moving safe, etc.	15 00
Balance, undivided.	4,884 79
	<hr/>
	\$5,515 56
	<hr/>

Is the plan of your association permanent, serial or terminating?
Serial.

What is the par value of stock per share (matured)? \$250.

Are your installment payments weekly or monthly; what amount per share? Weekly; 25 cents.

How many shares were issued during the year 1895? 145.

How many shares were withdrawn during the year? 165.

How many borrowing members have you? 16. Give total number of shares now held by them: 254.

How many non-borrowing members have you? 192. Give total number of shares now held by them: 1,061.

How many female shareholders? 47. How many shares now held by them? 273.

What rate of interest is paid by borrowing member? 5 per cent. and monthly premium.

Is your admission or membership fee per share or per member? Per member. How much? \$1.

Total amount of admission fees paid by new members during year: \$19.

What premium plan do you follow: installment or gross or premium interest? Monthly installment.

Have you an expense fund? No.

State total operating expenses for the year: \$630.77.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	P. A. GAYNOR	442 West 14th street.
<i>Secretary</i>	CHAS. O'NEILL	242 West 17th street.
<i>Treasurer</i>	C. W. GENGENBACH	66 Greenwich avenue.
<i>Attorney</i>	WM. I. FANNING	120 Broadway.

GUARDIAN SAVINGS AND LOAN COMPANY.

No. 41 Cortlandt Street, New York City, N. Y.

[Organized under Laws of 1892. Has done no business yet.]

HARBOR AND SUBURBAN BUILDING AND SAVINGS ASSOCIATION.

Nos. 34 and 36 Wall Street, New York City, N. Y.

[Organized under Laws of 1851. Commenced business 1888.]

ASSETS.

Loans on bond and mortgage (face value).....	\$4,800 00
Cash on hand and in bank.....	13 27
Installments due and unpaid.....	62 50
	<hr/>
	\$4,875 77
	<hr/> <hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$830 77
Undivided earnings.....	45 00
Mortgages assumed.....	4,000 00
	<hr/>
	\$4,875 77
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RECEIPTS.

Cash on hand January 1, 1895.....	\$7 63
Subscriptions on shares (installment).....	131 77
Subscriptions on shares (single-payment).....	619 00
Premiums received.....	12 00
Interest received.....	24 00
Fines received.....	08
Initiation, entrance or membership fees.....	95 00
Mortgages assumed.....	4,000 00
	<hr/>
	\$4,889 48
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DISBURSEMENTS.

Loaned on mortgage.....	\$4,800 00
Advertising and printing.....	41 74
Rent.....	33 00
Interest on mortgage assumed.....	1 47
Cash on hand.....	13 27
	<hr/>
	\$4,889 48
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EARNINGS ACCOUNT.

Dr.

Interest.....	\$24 00
Premium.....	12 00
Fines.....	08
Pass-books and initiation, membership or share fee..	95 00
	<hr/>
	\$131 08
	<hr/> <hr/>

Cr.

Interest on mortgage assumed.....	\$1 47
Expenses.	74 74
Undivided profits.	54 87
	<hr/>
	\$131 08
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$50 and \$100.

Are your installment payments weekly or monthly; what amount per share? Weekly, 7 cents; monthly, 25 cents.

How many shares were issued during the year 1895? 1,362.
How many shares were withdrawn during the year? 926.

How many borrowing members have you? 1. Give total number of shares now held by them: 48.

How many non-borrowing members have you? 38. Give total number of shares now held by them: 1,007.

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How many female shareholders? 15. How many shares now held by them? 66.

What rate of interest is paid by borrowing member? 6 per cent.

Is your admission or membership fee per share or per member? Per share. How much? First four months' dues.

Total amount of admission fees paid by new members during year: \$95.

What premium plan do you follow: installment or gross or premium interest? Premium interest.

Have you an expense fund? Yes. Of what does it consist? Entrance or membership and transfer fees, fines, and $7\frac{1}{2}$ per cent. of dues. Give total amount of expense fund received during the year: \$95.08. Give balance on hand of expense fund December 31, 1895: None.

State total operating expenses for the year: \$74.74.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	ALEX. S. BACON	34 Wall street.
<i>Secretary</i>	M. W. LYON	36 Wall street.
<i>Treasurer</i>	C. F. HAVERIN	36 Wall street.
<i>Attorneys</i>	NICHOLS & BACON	34 Wall street.

HARLEM CO-OPERATIVE BUILDING AND LOAN ASSOCIATION.

Nos. 35-43 West One Hundred and Twenty-fifth Street, New York City, N. Y.

[Organized under Laws of 1851. Commenced business 1887.]

ASSETS.

Loans on bond and mortgage (face value)	\$191,266 00
Real estate (foreclosure)	19,901 91
Cash on hand and in bank	23,864 24
Installments due and unpaid	676 59
McDonald mortgage.	2,275 00
McTurck mortgage.	3,500 00
Taxes paid on appropriations	111 85

\$241,595 59

LIABILITIES.

Due shareholders, due installments paid.....	\$231,435 83
Undivided earnings	9,734 22
Deposit account.....	425 54
	<hr/>
	\$241,595 59
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$6,512 00
Subscriptions on shares (installment).....	49,208 07
Mortgages redeemed.....	53,000 00
Premiums received.....	5,271 41
Interest received.....	8,386 94
Initiation, entrance or membership fees.....	157 00
Transfer fees.....	12 00
Rent of real estate.....	767 00
McDonald mortgage account.....	150 00
Interest on McDonald mortgage.....	143 25
McTurck mortgage.....	210 00
Deposits on shares.....	883 80
Profit and loss.....	1,307 36
Appropriation check returned.....	2,000 00
Interest on bank balance.....	273 80
	<hr/>
	\$128,282 63
	<hr/> <hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$56,974 51
Paid on withdrawals, dues.....	42,202 28
Salaries.....	2,600 26
Advertising and printing.....	275 79
Rent.....	387 00
Deposits returned.....	373 56
Sundry expenses (legal expenses, etc.).....	579 83
Petty cash.....	148 50
Profit and loss account.....	69 17
Real estate accounts.....	807 49
Cash on hand.....	23,864 24
	<hr/>
	\$128,282 63
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest.	\$10,199 92
Premium.	6,433 38
Transfer fees.	12 00
Pass-books and initiation, membership or share fee,	157 00
Rent of real estate.	767 00
Interest on mortgage accounts.	280 50
Interest on bank balance.	273 80
Balance January 1, 1895.	8,069 49
Legal expenses refunded.	1,246 35
Redemption fees, etc.	109 64
	<hr/>
	\$27,549 08
	<hr/>

Cr.

Dividends on stock.	\$13,497 31
Legal expenses.	380 50
Sundry.	572 06
Salaries.	2,600 26
Rent.	387 00
Printing and stationery.	279 23
Petty cash.	98 50
Balance December 31, 1895.	9,734 22
	<hr/>
	\$27,549 08
	<hr/>

Is the plan of your association permanent, serial or terminating? Permanent.

What is the par value of stock per share (matured)? \$250.

Are your installment payments weekly or monthly; what amount per share? Weekly; 25 cents.

How many shares were issued during the year 1895? 785. How many shares were withdrawn during the year? 809.

How many borrowing members have you? 91. Give total number of shares now held by them: 765.

How many non-borrowing members have you? 634. Give total number of shares now held by them: 4,106.

How many female shareholders? 159. How many shares now held by them? 817.

What rate of interest is paid by borrowing member? 5 per cent.

Is your admission or membership fee per share or per member? Per member. How much? \$1.

Total amount of admission fees paid by new members during year: \$157.

What premium plan do you follow: installment or gross or premium interest? Monthly installment.

Have you an expense fund? No.

State total operating expenses for the year: \$4,317.55.

How many foreclosures did you have in 1895? One.

Officers.	Names.	Post-office address.
<i>President</i> ..	ROBERT F. JOHNSTON..	Williamsbridge, N. Y.
<i>Secretary</i> ..	GEO. L. BABCOCK.....	35-43 W. 125th st., N. Y. city.
<i>Treasurer</i> ..	EDWARD F. CARR.....	303 W. 116th st., N. Y. city.
<i>Attorney</i> ...	WM. LANGDON.....	5 Beekman street, N. Y. city.

HARLEM RIVER BUILDING, LOAN AND SAVINGS ASSOCIATION.

No. 2011 Third Avenue, New York City, N. Y.

[Organized under Laws of 1851. Commenced business 1891.]

ASSETS.

Loans on bond and mortgage (face value).....	\$12,500 00
Loans on other securities.....	3,197 96
Real estate (purchase).....	3,088 97
Cash on hand and in bank.....	323 81
Furniture and fixtures.....	72 00
Installments due and unpaid.....	847 30
	<hr/>
	\$20,030 04
	<hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$15,849 53
Due shareholders, earnings credited.....	2,509 95
Undivided earnings.....	736 40
Balance.....	934 16
	<hr/>
	\$20,030 04
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$618 48
Subscriptions on shares (installment).....	5,625 95
Subscriptions on shares (single-payment).....	100 00
Mortgages redeemed.....	4,700 00
Other loans redeemed.....	1,805 00
Premiums and interest received.....	891 39
Initiation, entrance or membership fees.....	54 50
	<hr/>
	\$13,795 32
	<hr/> <hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$7,000 00
Loaned on other securities.....	3,549 80
Paid on withdrawals, dues.....	1,523 07
Paid on withdrawals, dividends.....	223 91
Salaries.....	520 00
Advertising and printing.....	25 25
Rent.....	126 00
Commissions.....	53 25
Foreclosure expenses.....	300 00
Taxes.....	24 60
Postage.....	40 30
Sundries (examination, etc.).....	43 33
Interest.....	48 00
Cash on hand.....	323 81
	<hr/>
	\$13,795 32
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest and premium.....	\$1,394 33
Fines.....	59 63
Real estate.....	264 37
Balance from 1894.....	691 81
	<hr/>
	\$2,410 14
	<hr/> <hr/>

Cr.

Dividends on stock.....	\$1,444 80
Expenses from earnings to expense fund.....	228 94
Undivided.	736 40
	<hr/>
	\$2,410 14
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Is the plan of your association permanent, serial or terminating? Permanent.

What is the par value of stock per share (matured)? \$100.

Are your installment payments weekly or monthly; what amount per share? Monthly; 55 cents.

How many shares were issued during the year 1895? 202.
How many shares were withdrawn during the year? 222.

How many borrowing members have you? 25. Give total number of shares now held by them: 360.

How many non-borrowing members have you? 65. Give total number of shares now held by them: 773.

How many female shareholders? 22. How many shares now held by them? 305.

What rate of interest is paid by borrowing member? 6 per cent.

Is your admission or membership fee per share or per member? Per share. How much? 25 cents.

Total amount of admission fees paid by new members during year: \$54.50, to association.

What premium plan do you follow: installment or gross or premium interest? Premium interest.

Have you an expense fund? Yes. Of what does it consist? Five cents per share per month and entrance fee. Give total amount of expense fund received during year: \$572.20.

State total operating expenses for the year: \$802.13.

How many foreclosures did you have in 1895? One.

Officers.	Names.	Post-office address.
<i>President</i>	ALFRED A. FARLEY.....	134 East 111th street.
<i>Secretary</i>	AUGUST G. BEYER.....	2011 Third avenue.
<i>Treasurer</i>	CHRIS. F. SCHANE.....	2060 Third avenue.
<i>Attorney</i>	AUGUST G. BEYER.....	2011 Third avenue.

**HERALD EMPLOYES' CO-OPERATIVE BUILDING AND LOAN
ASSOCIATION.**

New York City, N. Y.

[Organized under Laws of 1851. Commenced business 1888.]

ASSETS.

Loans on bond and mortgage (face value).....	\$242,000 00
Real estate (surrender).....	13,337 06
Cash on hand and in bank.....	12,267 38
Furniture and fixtures.....	210 00
Interest due.....	209 85
Premium due.....	120 03
	<hr/>
	\$268,144 32
	<hr/> <hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$257,172 39
Balance to be paid out on loans made.....	800 00
Undivided earnings.	10,171 93
	<hr/>
	\$268,144 32
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RECEIPTS.

Cash on hand January 1, 1895.....	\$10,228 01
Subscriptions on shares (installment).....	61,750 15
Mortgages redeemed.....	23,427 65
Premiums received.....	5,405 09
Interest received.....	10,602 76
Fines received.....	38 40
Initiation, entrance or membership fees.....	82 75
Sale of real estate.....	4,450 00
Deposit forfeited.....	12 40
Transfers.	6 00
Rent of desk-room in office.....	8 00
Insurance premium collected.....	25 00
Rent of real estate.....	406 86
	<hr/>
	\$116,443 07
	<hr/> <hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$32,100 00
Paid on withdrawals, dues.....	69,325 85
Salaries.....	1,150 00
Advertising and printing.....	92 81
Rent.....	228 00
Postage.....	22 88
Stationery.....	12 79
Desk.....	10 00
Services of directors.....	42 00
Treasurer's bond.....	25 00
Rent of deposit vault.....	40 00
Examination and assessment by bank department..	86 40
Accountant.....	100 00
Janitor, gas, insurance.....	65 49
Services and expenses of trustees.....	230 55
Legal expenses.....	68 19
Promissory note for purchase of property to profit and loss.....	100 00
Legal expenses, repairs, taxes, etc., of real estate....	475 73
Cash on hand.....	12,267 38
	<hr/>
	\$116,443 07
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest.....	\$11,953 17
Premium.....	6,174 14
Fines.....	140 58
Transfer fees.....	6 00
Pass-books and initiation, membership or share fee,	82 75
Rent and canceled insurance.....	20 00
Forfeited deposit.....	12 40
	<hr/>
	\$18,389 04
	<hr/> <hr/>

Cr.

Dividends on stock.....	\$13,917 62
Expenses.....	601 02
Legal expenses.....	68 19

Salaries.....	\$1,150 00
Rent.....	220 00
Stationery, printing, etc.....	92 81
Sale of real estate, No. 5.....	300 00
Sale of real estate, No. 7.....	824 93
Promissory note and expense (profit and loss).....	143 50
	<hr/>
	\$17,318 07
	<hr/>

Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$250.

Are your installment payments weekly or monthly; what amount per share? Weekly; 25 cents.

How many shares were issued during the year 1895? 426.

How many shares were withdrawn during the year? 783.

How many borrowing members have you? 81. Give total number of shares now held by them: 968.

How many non-borrowing members have you? 601. Give total number of shares now held by them: 5,628.

How many female shareholders? 196. How many shares now held by them? 1,724.

What rate of interest is paid by borrowing member? 5 per cent.

Is your admission or membership fee per share or per member? Per member. How much? \$1.25.

Total amount of admission fees paid by new members during year: \$82.75, to association.

What premium plan do you follow: installment or gross or premium interest? Monthly installment.

Have you an expense fund? No.

State total operating expenses for the year: \$2,073.30.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	AUGUST CHOISEY.....	23 Ann street.
<i>Secretary</i>	JAMES J. MURPHY.....	23 Ann street.
<i>Treasurer</i>	A. S. MACDONALD.....	23 Ann street.
<i>Attorney</i>	A. B. ROBINSON.....	71 Broadway.

HOME CIRCLE BUILDING AND LOAN ASSOCIATION.

New York City, N. Y.

[Organized under Laws of 1892. Commenced business 1894.]

ASSETS.

Real estate (purchase).....	\$46,637 22
Cash on hand and in bank.....	5,190 32
	<hr/>
	\$51,827 54
	<hr/> <hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$25,254 00
Undivided earnings.....	2,073 54
Mortgages on real estate.....	24,500 00
	<hr/>
	\$51,827 54
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$4,978 78
Subscriptions on shares (installment).....	14,012 00
Premiums received.	55 59
Interest received.	78 41
Rents.	3,140 21
Commission on real estate purchased.....	211 75
	<hr/>
	\$22,476 65
	<hr/> <hr/>

DISBURSEMENTS.

Paid on withdrawals, dues.....	\$470 00
Paid on withdrawals, dividends.....	15 22
Real estate purchased.....	15,404 00
Expense sundries.	21 61
Insurance, taxes and repairs on real estate.....	668 44
Interest paid on mortgages, etc.....	707 06
Cash on hand.....	5,190 32
	<hr/>
	\$22,476 65
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest.	\$78 41
Premium.	55 50
Rents.	3,140 21
Commission on real estate purchased.	211 75
	<hr/>
	\$3,485 87
	<hr/>

Cr.

Interest on borrowed money.	\$707 06
Sundry expenses.	21 61
Insurance, taxes and repairs.	668 44
Accrued earnings on withdrawals.	15 22
Undivided profit.	2,073 54
	<hr/>
	\$3,485 87
	<hr/>

Is the plan of your association permanent, serial or terminating? Permanent.

What is the par value of stock per share (matured)? \$250.

Are your installment payments weekly or monthly; what amount per share? Monthly; \$2.

How many shares were issued during the year 1895? 40.

How many shares were withdrawn during the year? 15.

How many borrowing members have you? None.

How many non-borrowing members have you? 53. Give total number of shares now held by them: 536.

How many female shareholders? 11. How many shares now held by them? 59.

What rate of interest is paid by borrowing member? We have none.

Is your admission or membership fee per share or per member? Per member. How much? \$1.

What premium plan do you follow: installment or gross or premium interest? None.

Have you an expense fund? No.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	NELSON A. MILLER. . . .	543 Broadway.
<i>Secretary</i>	HENRY STEINHARDT	121 Hudson street.
<i>Treasurer</i>	WM. W. STRASSER	121 Hudson street.
<i>Attorney</i>	GEO. W. GALLINGER	Temple Court Building.

HOME MUTUAL BUILDING AND LOAN ASSOCIATION.

New York City, N. Y.

[Organized under Laws of 1851. Commenced business 1888.]

ASSETS.

Loans on bond and mortgage (face value)	\$12,100 00
Loans on other securities (stock)	8,300 00
Cash on hand and in bank	115 81
Furniture and fixtures	150 00
Due and unpaid interest	299 00
Fines due and unpaid	14 50
	<hr/>
	\$20,979 31
	<hr/> <hr/>

LIABILITIES.

Due shareholders, due installments paid	\$17,571 60
Due shareholders, earnings credited	2,163 97
Undivided earnings (to dividends, 1895)	950 24
Office rent	100 00
Secretary's salary	100 00
Printing and stationery	35 33
Premium on bond of secretary and treasurer	28 00
Banking department	30 77
Unpaid withdrawals filed	\$2,850 00
	<hr/>
	\$20,979 31
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895	\$12 10
Subscriptions on shares (installment)	2,133 00
Mortgages redeemed	2,718 32

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Other loans redeemed.....	\$1,000 00
Interest received.....	1,182 25
Fines received.....	27 48
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	\$7,073 15
	<hr/> <hr/>

DISBURSEMENTS.

Paid on withdrawals, dues.....	\$5,609 66
Paid on withdrawals, dividends.....	428 33
Salaries.....	100 00
Advertising and printing.....	35 33
Rent.....	100 00
Borrowed funds, with interest.....	625 25
Premium on bond of secretary and treasurer.....	28 00
Banking department.....	30 77
Cash on hand.....	115 81
	<hr/>
	\$7,073 15
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest.....	\$1,182 25
Fines.....	27 48
Fines due and unpaid.....	34 61
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	\$1,244 34
	<hr/> <hr/>

Cr.

Dividends on stock.....	\$950 24
Expenses.....	294 10
	<hr/>
	\$1,244 34
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Is the plan of your association permanent, serial or terminating? Permanent, serial.

What is the par value of stock per share (matured)? \$200.

Are your installment payments weekly or monthly; what amount per share? Monthly; \$1.

How many shares were issued during the year 1895? 3. How many shares were withdrawn during the year? 252.

How many borrowing members have you? 38. Give total number of shares now held by them: 300.

How many non-borrowing members have you? 56. Give total number of shares now held by them: 250.

How many female shareholders? 28. How many shares now held by them? 110.

What rate of interest is paid by borrowing member? 6 per cent.

Is your admission or membership fee per share or per member? Per share. How much? \$1.

Total amount of admission fees paid by new members during year: \$3.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? No.

State total operating expenses for the year: \$294.10.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	GEO. S. BELL.....	1204 Boston avenue.
<i>Secretary</i>	GEO. W. HARRIS.....	P. O. Box 905.
<i>Treasurer</i>	H. L. SCHOOL.....	2770 Third avenue.
<i>Attorney</i>	Z. S. SAMPSON.....	140 Nassau street.

INDUSTRIAL CO-OPERATIVE BUILDING AND LOAN ASSOCIATION.

No. 621 Broadway, New York City, N. Y.

[Organized under Laws of 1851. Commenced business 1887.]

ASSETS.

Loans on bond and mortgage (face value).....	\$124,375 00
Loans on other securities.....	3,000 00
Real estate.....	21,198 80
Cash on hand and in bank.....	16,623 22
Furniture and fixtures.....	236 25
Installments due and unpaid.....	\$1,307 55
Insurance due from members.....	106 25
	<hr/>
	\$165,539 52
	<hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$124,462 63
Due shareholders, installments paid in advance.....	541 20
Due shareholders, earnings credited.....	30,870 66
Balance to be paid out on loans made.....	2,850 00
Undivided earnings.	5,393 67
Suspended accounts:	1,421 36
	<hr/>
	\$165,539 52
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$4,195 56
Subscriptions on shares (installment).....	35,671 28
Money borrowed.	6,266 72
Mortgages redeemed.....	37,925 00
Other loans redeemed.....	8,750 00
Premiums received.	3,931 05
Interest received.....	7,977 86
Fines received.	723 51
Initiation, entrance or membership fees.....	100 00
Real estate.	134 75
Insurance repaid by members.....	330 90
Rent of office (sub-tenants).....	65 00
Attorney's fees collected.....	73 30
Forfeited accounts.	621 35
	<hr/>
	\$106,766 28
	<hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$11,250 00
Loaned on other securities.....	1,875 00
Paid on withdrawals, dues.....	47,576 88
Paid on withdrawals, dividends.....	9,948 83
Paid on withdrawals, suspended accounts.....	113 47
Salaries.	850 00
Advertising and printing.....	98 70
Rent.....	549 96
Real estate.	10,807 34
Insurance.	242 68

Borrowed money	\$6,266 72
Interest.	155 63
Banking department.....	22 75
Attorney.....	35 00
Miscellaneous.	350 10
Cash on hand.....	16,623 22
	<hr/>
	\$106,766 28
	<hr/>

EARNINGS ACCOUNT.

Dr.

Interest.....	\$7,977 86
Premium.....	3,931 05
Fines.	723 51
Pass-books and initiation, membership or share fee. .	100 00
	<hr/>
	\$12,732 42
	<hr/>

Cr.

Dividends on stock.....	\$5,159 39
Interest on borrowed money.....	155 63
Expenses.....	1,768 21
Fixtures (from previous earnings).....	25 55
Real estate (from previous earnings).....	229 97
Undivided profits.	5,393 67
	<hr/>
	\$12,732 42
	<hr/>

Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$250.

Are your installment payments weekly or monthly; what amount per share? Monthly; \$1.

How many shares were issued during the year 1895? 1,067½.

How many shares were withdrawn during the year? 1,410.

How many borrowing members have you? 51. Give total number of shares now held by them: 502½.

How many non-borrowing members have you? 364. Give total number of shares now held by them: 2,564.

How many female shareholders? 96. How many shares now held by them? 579.

What rate of interest is paid by borrowing member? 6 per cent.

Is your admission or membership fee per share or per member? Per member. How much? \$1.

Total amount of admission fees paid by new members during year: \$100.

What premium plan do you follow: installment or gross or premium interest? Monthly installment.

Have you an expense fund? No.

State total operating expenses for the year: \$1,768.21.

How many foreclosures did you have in 1895? Ten.

Officers.	Names.	Post-office address.
<i>President</i>	RICHARD H. TITHERINGTON..	511 W. 149th street.
<i>Secretary</i>	ARTHUR D. MOORE.....	621 Broadway.
<i>Treasurer</i>	WILLIAM SIMPSON.....	458 W. 24th street.
<i>Attorney</i>	WILLIAM LANGDON.....	5 Beekman street.

ITALIAN CO-OPERATIVE BUILDING AND LOAN ASSOCIATION.

No. 407 Canal Street, New York City, N. Y.

[Organized under Laws of 1887. Commenced business 1891.]

ASSETS.

Loans on bond and mortgage (face value).....	\$9,602 00
Loans on other securities.....	1,055 00
Real estate (foreclosure).....	1,800 00
Cash on hand and in bank.....	33 50
Furniture and fixtures.....	50 00
Installments due and unpaid.....	1,484 49
Rent to be collected.....	15 00
	<hr/>
	\$14,039 99
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LIABILITIES.

Due shareholders, due installments paid.....	\$10,429 86
Due shareholders, installments paid in advance....	87 00
Borrowed money.....	300 00
Undivided earnings.....	3,063 88
Salaries.....	100 00

Interest on borrowed money.....	\$12 00
Office expenses, secretary's bill.....	14 25
Office expenses, treasurer's bill.....	2 50
Advertising bill.	24 00
Lawyer's bill.	6 50
Unpaid withdrawals filed.....	\$2,264 25

\$14,039 99

RECEIPTS.

Cash on hand January 1, 1895.....	\$43 43
Subscriptions on shares (installment).....	1,753 80
Loans on other than mortgage securities redeemed,	402 52
Premiums received.	300 10
Interest received.	286 05
Fines received.	31 68
Initiation, entrance or membership fees.....	7 00
Rent.	21 55
Taxes repaid.	9 25

\$2,855 38

DISBURSEMENTS.

Loaned on securities other than mortgage.....	\$400 00
Paid on withdrawals, dues.....	1,996 73
Paid on withdrawals, dividends.....	15 80
Salaries.	195 00
Advertising and printing.....	24 00
Taxes.	11 41
Fire insurance.	15 00
Banking department.	1 82
Secretary's bill, 1894.....	12 50
Treasurer's bill.	2 50
Lawyer's fees.	6 83
Consideration for transferring property.....	50 29
Improvement to property.....	90 00
Cash on hand.....	33 50

\$2,855 38

EARNINGS ACCOUNT.

Dr.

Interest.	\$547 67
Premium.	594 59
Fines.	31 68
Transfer fees.	1 00
Pass-books and initiation, membership or share fee,	6 00
Amount left by withdrawn members.	6 52
Rent.	36 55
	<hr/>
	\$1,224 01
	<hr/>

Cr.

Dividends on stock.	\$711 83
Interest on borrowed money.	9 00
Office expenses and advertising.	43 25
Salaries.	200 00
Banking department.	1 82
Interest to withdrawn members.	15 80
Depreciation in value of furniture.	20 00
Taxes and fire insurance.	26 41
Improving real estate.	90 00
Allowance on lawyer's fees to a member.	5 00
Loss on property acquired.	27 16
Interest and premium charged in excess in previous years.	73 74
	<hr/>
	\$1,224 01
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Is the plan of your association permanent, serial or terminating? Serial.

What is the par value of stock per share (matured)? \$200.

Are your installment payments weekly or monthly; what amount per share? Weekly; 25 cents.

How many shares were issued during the year 1895? 11. How many shares were withdrawn during the year? 91.

How many borrowing members have you? 15. Give total number of shares now held by them: 90.

How many non-borrowing members have you? 29. Give total number of shares now held by them: 142.

How many female shareholders? 3. How many shares now held by them? 11.

What rate of interest is paid by borrowing member? 5 per cent.

Is your admission or membership fee per share or per member? Per member. How much? \$2.

Total amount of admission fees paid by new members during year: \$6.

What premium plan do you follow: installment or gross or premium interest? Installment.

Have you an expense fund? No.

State total operating expenses for the year: \$243.25.

How many foreclosures did you have in 1895? Two.

Officers.	Names.	Post-office address.
<i>President</i>	PIETRO ARATA	407 Canal street.
<i>Secretary</i>	D. VICTOR MAFFEI	104 Broad street.
<i>Treasurer</i>	LUIGI ORIGGI	110 Thompson street.
<i>Attorney</i>	A. C. ASTARITA	49 Chambers street.

JEWELERS' BUILDING AND LOAN ASSOCIATION.

No. 34 Maiden Lane, New York City, N. Y.

[Organized under Laws of 1851. Commenced business 1890.]

ASSETS.

Loans on bond and mortgage (face value)	\$81,750 00
Loans on other securities	1,910 00
Real estate	9,554 63
Cash on hand and in bank	832 16
Furniture and fixtures	173 87
Installments due and unpaid	2,112 00
Insurance	11 25
Discount	15 17
G. W. Worth	169 36

\$96,528 44

LIABILITIES.

Due shareholders, due installments paid.....	\$76,489 34
Due shareholders, installments paid in advance....	1,422 00
Due shareholders, earnings credited.....	9,099 97
Borrowed money.....	7,000 00
Balance to be paid out on loans made.....	300 00
Deposits on bids.....	64 50
Surplus account.....	1,114 59
Premium, interest and fines.....	\$1,146 37
Less expense.....	108 33
	<hr/>
	1,038 04
Unpaid withdrawals filed.....	\$2,434 01
	<hr/> <hr/>
	<hr/>
	\$96,528 44
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$6,284 27
Subscriptions on shares (installment).....	22,563 00
Money borrowed.....	16,667 83
Mortgages redeemed.....	14,989 44
Other loans redeemed.....	425 00
Premiums received.....	2,480 02
Interest received.....	3,490 56
Fines received.....	138 58
Deposits on loans.....	244 00
Transfers.....	5 00
Real estate, rents, etc.....	439 09
Redemption fees.....	106 30
	<hr/>
	\$67,833 09
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DISBURSEMENTS.

Loaned on mortgage.....	\$27,200 00
Loaned on other securities.....	3,616 64
Paid on withdrawals, dues.....	16,827 46
Paid on withdrawals, dividends.....	2,143 71
Salaries.....	300 00
Advertising and printing.....	14 25

Rent.....	\$350 00
Bills payable.....	15,000 00
Real estate repairs, etc.....	1,023 95
Petty expenses.....	26 00
Return of deposits.....	214 00
Insurance.....	104 65
Counsel fees.....	71 05
Bonds for secretary and treasurer.....	75 00
Banking department.....	34 22
Cash on hand.....	832 16
	<hr/>
	\$67,833 09
	<hr/>

Officers.	Names.	Post-office address.
<i>President</i>	WM. C. ROBERTS.....	13 John street.
<i>Secretary</i>	L. W. SWEET.....	34 Maiden lane.
<i>Treasurer</i>	E. P. ELLSWORTH.....	54 Maiden lane.
<i>Attorney</i>	WM. LANGDON.....	5 Beekman street.

NOTE.—This association was merged in the Produce Exchange Building and Loan Association subsequently to the filing of the above report.

LENOX BUILDING-LOAN COMPANY.

No. 231 Broadway, New York City, N. Y.

[Organized under Laws of 1851. Commenced business 1890.]

ASSETS.

Loans on bond and mortgage (face value).....	\$23,243 62
Loans on other securities.....	487 80
Real estate (purchase).....	18,666 78
Cash on hand and in bank.....	285 49
Furniture and fixtures.....	350 00
Installments due and unpaid.....	784 60
Interest, premium and fines due and unpaid.....	553 13
Paid on incomplete withdrawals.....	147 20
	<hr/>
	\$44,518 62
	<hr/>

LIABILITIES.

Due shareholders, due installments paid and unpaid,	\$37,814 76
Due shareholders, installments paid in advance....	13 50
Due shareholders, earnings credited.....	533 62
Balance to be paid out on loans made.....	169 43
Due on real estate.....	2,600 00
Sundry accounts.....	811 84
Surplus.....	2,575 47
	<hr/>
	\$44,518 62
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$1,638 27
Subscriptions on shares (installment).....	4,408 25
Subscriptions on shares (single-payment).....	35 90
Mortgages redeemed.....	2,727 13
Other loans redeemed.....	216 00
Premiums received.....	1,808 38
Interest received.....	2,490 58
Fines received.....	1,338 43
Initiation, entrance or membership fees.....	26 25
Rent.....	238 00
Sundry small items.....	50 60
Profit and loss.....	1,217 09
	<hr/>
	\$16,194 88
	<hr/> <hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$2,148 50
Loaned on other securities.....	190 00
Paid on withdrawals, dues.....	3,858 22
Salaries.....	2,132 99
Advertising and printing.....	116 32
Rent.....	741 68
Real estate purchased.....	1,408 43
Withdrawals (cancellations).....	3,008 24
Interest dividends.....	546 48
Interest on mortgages.....	208 55
Sundry old debts.....	835 57

Traveling expenses.	\$52 31
Legal expenses, insurance, bonds, repairs, banking department, commissions and office sundries.	662 10
Cash on hand.	285 49
	<hr/>
	\$16,194 88
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest.	\$2,490 58
Premium.	1,808 38
Fines.	1,338 43
Transfer fees.	9 10
Pass-books and initiation, membership or share fee. .	26 25
Rent.	238 00
Profit and loss.	1,217 09
	<hr/>
	\$7,127 83
	<hr/> <hr/>

Cr.

Dividends on stock.	\$1,080 10
Expenses.	3,705 40
Interest on mortgages.	208 55
Balance.	2,133 78
	<hr/>
	\$7,127 83
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$100.

Are your installment payments weekly or monthly; what
amount per share? Monthly; 25 cents and \$1.

How many shares were issued during the year 1895? 1,705.

How many shares were withdrawn during the year? 844.

How many borrowing members have you? 33. Give total num-
ber of shares now held by them: 474.

How many non-borrowing members have you? 204. Give total
number of shares now held by them: 3,831 $\frac{1}{4}$.

How many female shareholders? 76. How many shares now held by them? 708 $\frac{3}{4}$.

What rate of interest is paid by borrowing member? 4, 5 and 6 per cent.

Total amount of admission fees paid by new members during year: \$26.25.

What premium plan do you follow: installment or gross or premium interest? Installment.

Have you an expense fund? Yes. Of what does it consist? No special receipts outside of membership fee paid agents are set apart as the expense fund, but the expense funds are determined quarterly by the board, with the maximum limits dependent on the then net assets of the company. Give total amount of expense fund received during the year: \$3,705.40. Give balance of expense fund December 31, 1895: Nothing.

State total operating expenses for the year: \$3,705.40, which includes about \$700 of liabilities incurred prior to January 1, 1895.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	F. T. CARPENTER	48 West 133d street.
<i>Secretary</i>	P. J. McLEAN.....	231 Broadway.
<i>Treasurer</i>	W. H. TURNER.....	261 Broadway.
<i>Attorney</i>	D. S. MASON.....	206 Broadway.

MANHATTAN AND SUBURBAN SAVINGS AND LOAN INSTITUTION.

No. 111 Broadway, New York City, N. Y.

[Organized under Laws of 1851. Commenced business 1892.]

ASSETS.

Loans on bond and mortgage (face value).....	\$41,600 00
Loans on other securities.....	500 00
Cash on hand and in bank.....	1,109 19
Interest accrued.	337 00
Premiums accrued.....	105 74
Borrowers' sundries.	5 75
	<hr/>
	\$43,657 68
	<hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$1,792 40
Due shareholders, earnings credited.....	194 67
Borrowed money.....	300 00
Balance to be paid out on loans made.....	359 64
Undivided earnings (surplus).....	844 50
Single-payment shares.....	900 00
Income shares.....	5,300 00
Money reserved on loans.....	33,450 00
Interest accrued on money reserved on loans.....	516 47
	<hr/>
	\$43,657 68
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$33 87
Subscriptions on shares (installment).....	1,611 40
Subscriptions on shares (single-payment).....	900 00
Money borrowed.....	700 00
Mortgages redeemed.....	2,700 00
Premiums received.....	899 76
Interest received.....	2,249 35
Fines received.....	20 68
Income stock.....	1,300 00
Borrowers' sundries.....	48 75
Amount of assumed mortgage paid to institution..	3,000 00
Interest on money reserved on loans.....	34 33
	<hr/>
	\$13,498 14
	<hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$4,540 36
Loaned on other securities.....	500 00
Paid on withdrawals, dues.....	866 00
Paid on withdrawals, dividends.....	72 63
Salaries.....	105 00
Expenses.....	294 39
Borrowers' sundries.....	33 00
Dividends.....	335 67
Borrowed money repaid.....	1,000 00

Assumed mortgage liquidated.....	\$3,000 00
Interest on money reserved on loans.....	1,641 90
Cash on hand.....	1,109 19
	<hr/>
	\$13,498 14
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EARNINGS ACCOUNT.

Dr.

Interest.....	\$2,398 85
Premium.....	943 36
Fines.....	24 34
Sundries.....	1 08
	<hr/>
	\$3,367 63
	<hr/> <hr/>

Cr.

Dividends on stock.....	\$554 33
Expenses.....	399 39
Interest on money reserved on loans.....	1,874 15
Surplus.....	539 76
	<hr/>
	\$3,367 63
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? Various.

Are your installment payments weekly or monthly; what amount per share? Monthly; \$1.

How many shares were issued during the year 1895? 114.

How many shares were withdrawn during the year? 33.

How many borrowing members have you? 10. Give total number of shares now held by them: 107.

How many non-borrowing members have you? 46. Give total number of shares now held by them: 90.

How many female shareholders? 9. How many shares now held by them? 56.

What rate of interest is paid by borrowing member? 6 per cent.

Is your admission or membership fee per share or per member?
None.

What premium plan do you follow: installment or gross or premium interest? Installment.

Have you an expense fund? No.

State total operating expenses for the year: \$399.39.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	HERBERT M. LLOYD.....	111 Broadway.
<i>Secretary</i>	FORDYCE S. CALDWELL.....	2 Wall street.
<i>Treasurer</i>	H. L. BRADLEY.....	111 Broadway.
<i>Attorney</i>	STARR J. MURPHY.....	111 Broadway.

MANHATTAN MUTUAL CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.

No. 55 Park Place, New York City, N. Y.

[Organized under Laws of 1887. Commenced business 1887.]

ASSETS.

Loans on bond and mortgage (face value).....	\$179,900 00
Loans on other securities.....	7,184 05
Real estate (foreclosure).....	2,323 94
Cash on hand and in bank.....	769 06
Furniture and fixtures.....	286 60
Installments due and unpaid (interest).....	1,583 11
Incidentals due from borrowers.....	16 08
Monthly premium due and not paid.....	110 19
	<hr/>
	\$192,173 03
	<hr/> <hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$132,910 26
Due shareholders, installments paid in advance (interest).	173 80
Due shareholders, earnings credited.....	31,961 98
Borrowed money.....	8,325 00

680 REPORT ON CO-OPERATIVE SAVINGS AND LOAN ASSOCIATIONS.

Balance to be paid out on loans made.....	\$2,000 00
Unearned premium.....	14,701 99
Single-payment shares.....	2,100 00
	<hr/>
	\$192,173 03
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$5,540 80
Subscriptions on shares (installment).....	39,079 26
Money borrowed.....	9,025 00
Mortgages redeemed.....	2,202 08
Other loans redeemed.....	1,517 35
Premiums received.....	518 38
Interest received.....	10,269 12
Fines received.....	257 78
Initiation, entrance or membership fees.....	36 00
Transfer fees.....	3 50
Rent from real estate.....	35 00
Repaid by borrowers (borrowers' incidentals).....	153 54
	<hr/>
	\$68,637 81
	<hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$48,686 00
Loaned on other securities.....	4,035 17
Paid on withdrawals, dues.....	8,914 00
Paid on withdrawals, dividends.....	707 56
Salaries.....	1,206 27
Advertising and printing.....	278 41
Rent.....	120 00
Directors' fees.....	68 00
Commission on collections.....	41 92
Borrowed money and interest.....	3,264 05
Bonds of officers.....	70 00
Architect and legal fees.....	24 12
Expert accountant.....	35 00
Banking department.....	60 11
Furniture and fixtures.....	15 50
Light.....	9 00

Taxes and repairs.....	\$73 54
Petty cash.....	87 87
Borrowers' incidentals.....	172 23
Cash on hand.....	769 06
	<hr/>
	\$68,637 81
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EARNINGS ACCOUNT.

Dr.

Interest earned.....	\$10,093 94
Premium.....	2,694 04
Fines.....	257 78
Transfer fees.....	3 50
Pass-books and initiation, membership or share fee,	36 00
Rent.....	35 00
Withdrawal profits.....	287 67
Bank interest.....	35 24
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	\$13,443 17
	<hr/> <hr/>

Cr.

Dividends on stock.....	\$10,717 18
Interest on borrowed money.....	164 05
Books and printing.....	278 41
Salaries, directors' fees, etc.....	1,316 19
Taxes and repairs.....	73 54
Rent.....	120 00
Postage and petty cash.....	87 87
Advertising and printing and deduction on furni- ture.....	472 20
Special accountant.....	35 00
Officers' bonds.....	70 00
Banking department.....	60 11
Sundries.....	48 62
	<hr/>
	\$13,443 17
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating? Serial.

What is the par value of stock per share (matured)? \$200 and \$250.

Are your installment payments weekly or monthly; what amount per share? Monthly; \$1.

How many shares were issued during the year 1895? 879. How many shares were withdrawn during the year? 503.

How many borrowing members have you? 60. Give total number of shares now held by them: 1,128.

How many non-borrowing members have you? 275. Give total number of shares now held by them: 2,267.

How many female shareholders? 79. How many shares now held by them? 693.

What rate of interest is paid by borrowing member? 6 per cent.

Total amount of admission fees paid by new members during year: \$36.

What premium plan do you follow: installment or gross or premium interest? Monthly installment; formerly gross.

Have you an expense fund? No.

State total operating expenses for the year: \$2,016.20.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	HERBERT M. LLOYD	111 Broadway.
<i>Secretary</i>	WILLIAM B. VERNAM	55 Park place.
<i>Treasurer</i>	FRANK S. PARMELEE	55 Park place.
<i>Attorney</i>	STARR J. MURPHY	111 Broadway.

MANHATTAN REAL ESTATE AND LOAN COMPANY.

No. 1 Madison Square, New York City, N. Y.

[Organized under Laws of 1892. Commenced business 1893.]

ASSETS.

Loans on bond and mortgage (face value)	\$28,200 00
Loans on other securities (shares)	370 50
Cash on hand and in bank	1,314 53
Furniture and fixtures	441 50
Installments due and unpaid	763 90

Ledger accounts secured.....	\$578 36
Organization account.....	1,663 47
Insurance premiums advanced.....	17 69
Accrued interest.....	45 74
Accrued fines.....	91 05
	<hr/>
	\$33,486 74
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LIABILITIES.

Due shareholders, due installments paid.....	\$24,309 59
Balance to be paid out on loans made.....	2,800 00
Undivided earnings and surplus.....	2,027 15
Mortgages assumed.....	4,350 00
	<hr/>
	\$33,486 74
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RECEIPTS.

Cash on hand January 1, 1895.....	\$6,535 04
Subscriptions on shares (installment).....	24,590 07
Subscriptions on shares (single-payment).....	2,100 00
Mortgages redeemed.....	1,900 00
Premiums and interest received.....	1,399 05
Fines received.....	116 40
Life insurance premiums.....	54 92
Expense dues.....	1,373 38
Sundry profits.....	1 50
Rent.....	150 00
Transfer fees.....	11 00
Legal fees.....	97 50
Appraisal fees.....	20 00
Lapses.....	461 20
Advance to agents repaid.....	40 00
Directors' and individual accounts.....	991 50
	<hr/>
	\$39,841 56
	<hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$21,550 00
Loaned on other securities (stock).....	350 50
Paid on withdrawals, dues.....	8,176 40

Paid on withdrawals, dividends.....	\$127 30
Salaries.	2,657 00
Advertising and printing.....	387 00
Rent.	775 00
Traveling expenses.	499 97
Legal expenses.	223 40
Banking department.....	25 00
Collections and exchange.....	438 03
Postage, telegrams and express.....	118 53
Sundry expenses.	92 92
Agents' commissions.....	1,350 60
Advanced to agents.....	618 36
Life insurance.	60 60
Directors' and individual accounts.....	742 42
Furniture and fixtures.....	334 00
Cash on hand.....	1,314 53
	<hr/>
	\$39,841 56
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest.	\$1,399 05
Fines.	116 40
Transfer fees.	11 00
Pass-books and initiation, membership or share fee,	4,340 98
Sundry profits.	1 50
Appraisal fees.	20 00
Legal fees.	97 50
Rent.	150 00
Lapses.	461 20
From directors' contributions.....	250 00
From organization account.....	1,663 47
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	\$8,511 10
	<hr/> <hr/>

Cr.

Dividends on stock.....	\$127 30
Expenses.	6,568 37
Balance.	1,815 43
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	\$8,511 10
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Is the plan of your association permanent, serial or terminating?
Serial.

What is the par value of stock per share (matured)? \$100.

Are your installment payments weekly or monthly; what amount per share? Monthly; 60 cents, class B — for borrowers, 30 cents, class C.

How many shares were issued during the year 1895? 3,983.
How many shares were withdrawn during the year? 1,851.

How many borrowing members have you? 30. Give total number of shares now held by them: 363.

How many non-borrowing members have you? 926. Give total number of shares now held by them: 4,801.

How many female shareholders? 130. How many shares now held by them? 707.

What rate of interest is paid by borrowing member? Six per cent.

What premium plan do you follow: installment or gross or premium interest? Installment.

Have you an expense fund? Yes. Of what does it consist? Three-fifths of one per cent. on par value for first two months, and one-tenth of one per cent. per month thereafter, on class B shares; half the above on class C; on income stock, \$3 first year. Give total amount of expense fund received during year: \$6,532.95.

State total operating expenses for the year: \$6,568.37.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	W. A. WALLACE	Albany, N. Y.
<i>Secretary</i>	W. D. BARRON	1 Madison ave., N. Y. city.
<i>Attorney</i>	ED. P. SCHELL	56 Pine st., N. Y. city.

MERCANTILE CO-OPERATIVE BANK.

New York City, N. Y.

[Organized under Laws of 1851 Commenced business 1889.]

ASSETS.

Loans on bond and mortgage (face value)	\$545,023 58
Loans on other securities	12,591 50
Real estate and improvements	30,433 31

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Cash on hand and in bank.....	\$5,432 44
Furniture and fixtures.....	4,524 06
Interest due and secured.....	4,256 83
Premium due and secured.....	4,256 83
Insurance premiums and taxes secured.....	3,241 46
Savings bank boxes.....	2,044 90
Commissions.	5,541 91
	<hr/>
	\$617,346 82
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LIABILITIES.

Due shareholders, due installments paid.....	\$319,103 89
Due shareholders, earnings credited.....	30,509 93
Balance to be paid out on loans made.....	34,276 94
Undivided earnings.	12,540 06
Mortgages and trust deeds.....	220,916 00
	<hr/>
	\$617,346 82
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RECEIPTS.

Cash on hand January 1, 1895.....	\$9,697 70
Subscriptions on shares (installment).....	99,592 53
Subscriptions on shares (single-payment).....	16,948 00
Mortgages redeemed.	32,901 00
Other loans redeemed, shares.....	5,413 50
Premiums received.	20,892 87
Interest received.....	21,405 48
Fines received.	794 81
Initiation, entrance or membership fees.....	805 48
Withdrawal and redemption fees.....	104 35
Insurance premium and taxes.....	1,265 29
Rents.	442 60
Furniture.	6 00
Commissions.	67 98
	<hr/>
	\$210,337 59
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DISBURSEMENTS.

Loaned on mortgage.....	\$59,517 53
Loaned on other securities (shares).....	8,508 00
Paid on withdrawals, dues.....	59,287 45
Paid on withdrawals, dividends.....	27,693 81
Salaries.....	6,661 38
Advertising and printing and postage.....	925 71
Rent.....	2,548 46
Borrowed money.....	4,500 00
Savings bank boxes.....	35 29
Real estate improvements, insurance premium and taxes.....	15,109 69
Individual items.....	5,541 91
Furniture.....	266 33
Legal account.....	997 39
Agency department.....	5,441 48
Traveling, \$293.16; commissions, \$6,622.29.....	6,915 45
Banking department examination, members' and directors' meeting.....	195 13
Sundry.....	760 14
Cash on hand.....	5,432 44
	<hr/>
	\$210,337 59
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EARNINGS ACCOUNT.

Dr.

Interest.....	\$18,436 97
Premium.....	22,259 86
Fines.....	791 19
Withdrawal and redemption fees.....	98 00
Pass-books and initiation, membership or share fee,	805 48
Interest on bank balances.....	51 31
Rents.....	424 10
Withdrawal profits.....	3,752 68
Insurance commissions.....	67 78
	<hr/>
	\$46,687 37
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	<i>Cr.</i>	
Dividends on stock.....		\$21,675 20
Expenses.		12,472 11
Surplus.		12,540 06
		<hr/>
		\$46,687 37
		<hr/>

Is the plan of your association permanent, serial or terminating? Permanent.

What is the par value of stock per share (matured)? A, \$200; B, \$100; E, \$100; F, \$100; H, \$100; I, \$100; J, \$100.

Are your installment payments weekly or monthly; what amount per share? Monthly; 25 cents, 50 cents, \$1.

How many shares were issued during the year 1895? 26,640. How many shares were withdrawn during the year? 10,500.

How many borrowing members have you? 259. Give total number of shares now held by them: 5,158.

How many non-borrowing members have you? 1,729. Give total number of shares now held by them: 39,342.

How many female shareholders? 255. How many shares now held by them? 2,689.

What rate of interest is paid by borrowing member? 4 4-5 to 6 per cent.

Is your admission or membership fee per share or per member? Per share. How much? \$1.

Total amount of admission fees paid by new members during year: Don't know.

What premium plan do you follow: installment or gross or premium interest? Installment.

Have you an expense fund? Yes. Of what does it consist? 15 per cent. of dues paid and yearly proportion equal to same from full-paid shares, and appraisal fees. Give total amount of expense fund received during year: \$15,079.96. Give balance on hand of expense fund December 31, 1895: None.

State total operating expenses for the year: \$27,552.07.

How many foreclosures did you have in 1895? Four.

Officers.	Names.	Post-office address.
<i>President</i>	J. W. NEWBERY	26 East 23d street.
<i>Secretary</i>	A. L. CHATTERTON	78 Maiden lane.
<i>Treasurer</i>	A. M. PENTZ	45 Exchange place.
<i>Attorney</i>	JOHN FRANKENHEIMER....	15 Wall street.

**METHODIST BOOK CONCERN EMPLOYEES' CO-OPERATIVE BUILD-
ING AND LOAN ASSOCIATION.**

No. 150 Fifth Avenue, New York City, N. Y.

[Organized under Laws of 1851. Commenced business 1888.]

ASSETS.

Loans on bond and mortgage (face value).....	\$52,550 00
Loans on other securities.....	2,247 00
Real estate (foreclosure).....	3,464 68
Cash on hand and in bank.....	5,612 35
Furniture and fixtures.....	160 00
Installments due and unpaid.....	1,624 83
Interest due.....	426 29
Premiums due.....	122 45
Fines due.	65 49
	<hr/>
	\$66,273 09
	<hr/> <hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$55,459 00
Due shareholders, installments paid in advance....	275 52
Due shareholders, earnings credited.....	10,278 99
Undivided earnings	242 58
Suspense account.	17 00
	<hr/>
	\$66,273 09
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$3,601 77
Subscriptions on shares (installment).....	16,576 56
Money borrowed.....	5,000 00
Mortgages redeemed.....	9,250 00
Other loans redeemed.....	2,528 00
Premiums received.....	1,029 87
Interest received.....	2,531 64
Fines received.....	73 88

690 REPORT ON CO-OPERATIVE SAVINGS AND LOAN ASSOCIATIONS.

Initiation, entrance or membership fees.....	\$72 25
Rent.....	88 15
Suspense account.....	36 73
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	\$40,788 85
	<hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$14,750 00
Loaned on other securities.....	3,209 00
Paid on withdrawals, dues.....	6,867 61
Paid on withdrawals, dividends.....	606 44
Salaries.....	428 96
Advertising and printing.....	82 72
Rent.....	50 00
Suspense account.....	60 73
Interest on notes.....	65 50
Insurance received.....	4,000 00
Secretary's bond.....	10 00
Insurance and repairs.....	38 00
Banking department.....	7 54
Bills payable.....	5,000 00
Cash on hand.....	5,612 35
	<hr/>
	\$40,788 85
	<hr/>

EARNINGS ACCOUNT.

Dr.

Interest.....	\$2,779 54
Premium.....	1,108 93
Fines.....	112 92
Pass-books and initiation, membership or share fee..	72 25
Surplus account.....	177 10
Rent.....	88 15
Profit from withdrawals.....	141 31
Suspense account.....	27 50
	<hr/>
	\$4,507 70
	<hr/>

Cr.

Dividends on stock.....	\$3,627 91
Interest on borrowed money.....	65 50
Undivided profits.	197 07
Printing and stationery.....	82 72
Salaries.	428 96
Rent.....	50 00
Repairs and insurance.....	38 00
Secretary's bond.....	10 00
Banking department.....	7 54
	<hr/>
	\$4,507 70
	<hr/>

Is the plan of your association permanent, serial or terminating?
Serial.

What is the par value of stock per share (matured)? \$250.

Are your installment payments weekly or monthly; what amount per share? Monthly; \$1.

How many shares were issued during the year 1895? 432.
How many shares were withdrawn during the year? 234.

How many borrowing members have you? 22. Give total number of shares now held by them: 217.

How many non-borrowing members have you? 257. Give total number of shares now held by them: 1,244.

How many female shareholders? 92. How many shares now held by them? 359.

What rate of interest is paid by borrowing member? 5 per cent.

Is your admission or membership fee per share or per member?
Per member. How much? \$1.

Total amount of admission fees paid by new members during year: \$72.25.

What premium plan do you follow: installment or gross or premium interest? Installment.

Have you an expense fund? No.

State total operating expenses for the year: \$617.22.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	WILLIAM BALDWIN.....	150 Fifth avenue.
<i>Secretary</i>	CHARLES W. DUTCHER.....	150 Fifth avenue.
<i>Treasurer</i>	JOHN J. FELTUS.....	150 Fifth avenue.

MILLINERY BUILDING AND LOAN ASSOCIATION.

No. 621 Broadway, New York City, N. Y.

[Organized under Laws of 1851. Commenced business 1888.]

ASSETS.

Loans on bond and mortgage (face value).....	\$150,650 00
Real estate (foreclosure).....	17,043 00
Cash on hand and in bank.....	13,697 02
Furniture and fixtures.....	496 85
Installments due and unpaid.....	3,055 00
Deposit account with borrowers.....	235 45
Interest and premium due and unpaid.....	1,663 49
	<hr/>
	\$186,840 81
	<hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$151,890 00
Due shareholders, installments paid in advance....	3,669 00
Due shareholders, earnings credited.....	29,006 21
Borrowed money.....	1,508 60
Balance to be paid out on loans made.....	500 00
Deposit account with borrowers.....	247 00
Suspense account.....	20 00
	<hr/>
	\$186,840 81
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$563 96
Subscriptions on shares (installment).....	37,817 00
Money borrowed.....	5,975 02
Mortgages redeemed.....	6,454 00
Premiums received.....	2,962 44
Interest received.....	7,372 96
Fines received.....	202 86
Initiation, entrance or membership fees.....	235 25
Transfers.....	14 10
Deposit account with borrowers.....	1,057 96
Office and property rentals.....	601 39
Sale of real estate.....	750 00
	<hr/>
	\$64,006 94
	<hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$34,650 00
Paid on withdrawals, dues.....	5,393 00
Paid on withdrawals, dividends.....	632 89
Salaries.....	1,150 00
Advertising and printing, \$54.75; stationery, \$85.30,	140 05
Rent.....	699 96
Deposits returned.....	81 00
Cash loans repaid.....	5,716 42
Attorney, appraisers and architect.....	914 64
Insurance.....	313 52
Property expenses, taxes, etc.....	251 56
Interest account, advance payments.....	212 00
Banking department, \$20.41; postage, \$32.65.....	53 06
Sundries.....	101 82
Cash on hand.....	13,697 02
	<hr/>
	\$64,006 94
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest.....	\$7,372 96
Premium.....	2,962 44
Fines.....	202 86
Transfer fees.....	14 10
Pass-books and initiation, membership or share fee,	235 25
Rentals and office property.....	601 39
	<hr/>
	\$11,389 00
	<hr/> <hr/>

Cr.

Dividends on stock.....	\$9,077 44
Interest on borrowed money.....	212 00
Expenses.....	2,099 56
	<hr/>
	\$11,389 00
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating? Serial.

What is the par value of stock per share (matured)? \$250.

Are your installment payments weekly or monthly; what amount per share? Monthly; \$1.

How many shares were issued during the year 1895? 749. How many shares were withdrawn during the year? 245.

How many borrowing members have you? 54. Give total number of shares now held by them: 588.

How many non-borrowing members have you? 417. Give total number of shares now held by them: 2,759.

How many female shareholders? 128. How many shares now held by them? 779.

What rate of interest is paid by borrowing member? 6 per cent.

Is your admission or membership fee per share or per member? Per share. How much? 25 cents.

Total amount of admission fees paid by new members during year: \$235.25, to association.

What premium plan do you follow: installment or gross or premium interest? Installment.

Have you an expense fund? No.

State total operating expenses for the year: \$1,809.73.

How many foreclosures did you have in 1895? One.

Officers.	Names.	Post-office address.
<i>President</i>	JOS. H. PATTERSON..	621 Broadway.
<i>Secretary</i>	E. FRANK HAVEN...	621 Broadway.
<i>Treasurer</i>	E. WHITNEY.....	20 West Houston street.
<i>Attorneys</i>	JUDGE & DURACK...	189 Montague st., Brooklyn.

MODEL BUILDING AND LOAN ASSOCIATION OF MOTT HAVEN.

No. 2661 Third Avenue, New York City, N. Y.

[Organized under Laws of 1851. Commenced business 1889.]

ASSETS.

Loans on bond and mortgage (face value).....	\$135,520 00
Real estate (transfer).....	2,750 00
Cash on hand and in bank.....	71 88

Furniture and fixtures.....	\$143 63
Installments due and unpaid.....	1,605 00
Premium and interest due.....	1,280 39
Premium and interest accrued.....	873 98
Organization expenses, premium on treasurer's bond and State taxes, chargeable to subsequent months,	128 49
	<hr/>
	\$142,373 37
	<hr/> <hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$110,896 00
Due shareholders, installments paid in advance....	200 31
Due shareholders, earnings credited.....	23,809 73
Borrowed money.	750 00
Balance to be paid out on loans made.....	6,600 00
Deposits on account of loans.....	117 33
Unpaid withdrawals filed.....	\$1,327 83
	<hr/> <hr/>

\$142,373 37

RECEIPTS.

Cash on hand January 1, 1895.....	\$50 67
Subscriptions on shares (installment).....	39,638 97
Money borrowed.	66,900 00
Mortgages redeemed.....	10,833 62
Premiums received.	3,684 63
Interest received.	5,403 39
Fines received.	169 75
Initiation, entrance or membership fees.....	127 75
Sale of property.....	1,015 00
Deposits on loans.....	484 00
Rent.	152 15
Insurance, appraisers' fees, etc.....	198 53

\$128,658 46

DISBURSEMENTS.

Loaned on mortgage.....	\$35,200 00
Paid on withdrawals, dues.....	14,715 00
Paid on withdrawals, dividends, profits.....	1,352 97
Advertising, printing and stationery.....	53 76
Rent.....	120 00
Bank loans.....	75,150 00
Expenses on property.....	859 76
Deposits on loans returned.....	263 35
Interest on bank loans.....	407 16
Insurance, appraisers' fees, etc.....	350 59
Furniture and fixtures.....	53 13
Premium on treasurer's bond.....	18 00
Banking department.....	42 86
Cash on hand.....	71 88
	<hr/>
	\$128,658 46
	<hr/>

EARNINGS ACCOUNT.

Dr.

Interest.....	\$5,663 84
Premium.....	3,955 38
Fines.....	190 84
Transfer fees.....	16 00
Pass-books and initiation, membership or share fee,	111 75
Profits on withdrawals.....	672 99
	<hr/>
	\$10,610 80
	<hr/>

Cr.

Interest on borrowed money.....	\$354 66
Expenses.....	235 76
Profits capitalized.....	10,020 38
	<hr/>
	\$10,610 80
	<hr/>

Is the plan of your association permanent, serial or terminating?
Serial.

What is the par value of stock per share (matured)? \$250.

Are your installment payments weekly or monthly; what amount per share? Monthly; \$1.

How many shares were issued during the year 1895? 1,007. How many shares were withdrawn during the year? 779.

How many borrowing members have you? 48. Give total number of shares now held by them: 496.

How many non-borrowing members have you? 505. Give total number of shares now held by them: 2,976.

How many female shareholders? 154. How many shares now held by them? 895.

What rate of interest is paid by borrowing member? 5 per cent.

Is your admission or membership fee per share or per member? Per member. How much? 75 cents.

Total amount of admission fees paid by new members during year: \$111.75.

What premium plan do you follow: installment or gross or premium interest? Installment.

Have you an expense fund? No.

State total operating expenses for the year: \$235.76.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	JOHN S. HANSON	568 Walton avenue.
<i>Secretary</i>	JOHN HOLLER	31 and 33 Broad street.
<i>Treasurer</i>	JULES F. VALOIS	2661 Third avenue.
<i>Attorney</i>	REEVES & TODD	55 Liberty street.

MOUNT MORRIS CO-OPERATIVE BUILDING AND LOAN ASSOCIATION.

No. 113 East One Hundred and Twenty-fifth Street, New York City, N. Y.

[Organized under Laws of 1851. Commenced business 1888.]

ASSETS.

Loans on bond and mortgage (face value)	\$340,361 83
Loans on other securities (to member)	50 00
Real estate (foreclosure)	37,602 53
Cash on hand and in bank	26,387 05
Furniture and fixtures	570 00
Premium due and unpaid	825 73

Interest due and unpaid.....	\$1,143 21
Borrowers' incidentals (taxes and repairs on property in process of foreclosure).....	2,858 63
Stationery and printing.....	398 25
	<hr/>
	\$410,197 23
	<hr/> <hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$381,883 17
Balance to be paid out on loans made.....	8,666 68
Undivided earnings.....	14,057 72
Reserve fund.....	4,986 87
Mortgage loan deposit.....	216 35
Suspense account.....	386 44
	<hr/>
	\$410,197 23
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$8,125 56
Subscriptions on shares (installment).....	86,373 92
Money borrowed.	25,000 00
Mortgages redeemed.	86,984 92
Other loans redeemed.....	1,950 00
Premiums received.....	8,130 69
Interest received.....	14,968 13
Fines received.....	8 79
Initiation, entrance or membership fees.....	155 00
Mortgage loan deposit.....	384 00
Interest on stock loans.....	63 75
Bank interest.....	344 00
Transfer fee.....	11 00
Insurance commission.....	13 09
Mortgage overpaid.....	40 08
Real estate.....	3,064 61
Borrowers' incidentals.....	21 00
	<hr/>
	\$235,638 54
	<hr/> <hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$16,133 31
Loaned on other securities (stock).....	1,250 00
Paid on withdrawals, dues.....	155,011 09
Paid on withdrawals, dividends.....	3,375 63
Salaries.....	2,300 00
Advertising and printing.....	91 50
Rent.....	300 00
Incidentals.....	338 48
Loans repaid.....	25,000 00
Borrowers' incidentals.....	2,900 21
Mortgage loan deposit.....	167 65
Real estate.....	1,550 13
Interest on bank loan.....	750 00
Suspense.....	43 17
Mortgage overpaid.....	40 08
Profit and loss.....	24
Cash on hand.....	26,387 05
	<hr/>
	\$235,638 54
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest.....	\$19,596 83
Premium.....	10,607 60
Fines.....	399 66
Transfer fees.....	12 00
Pass-books and initiation, membership or share fee..	155 00
Interest on stock loans.....	137 25
Bank interest.....	344 00
Incidentals.....	13 09
	<hr/>
	\$31,265 43
	<hr/> <hr/>

Cr.

Dividends on stock.....	\$24,311 56
Interest on borrowed money.....	750 00
Real estate.....	812 95

700 REPORT ON CO-OPERATIVE SAVINGS AND LOAN ASSOCIATIONS.

Incidentals.....	\$339 72
Rent.....	300 00
Salaries.....	2,299 90
	<hr/>
	\$28,814 13
	<hr/>

Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$250.

Are your installment payments weekly or monthly; what amount per share? Weekly; 25 cents.

How many shares were issued during the year 1895? 1,394.

How many shares were withdrawn during the year? 3,320½.

How many borrowing members have you? 120. Give total number of shares now held by them: 1,380 9-10.

How many non-borrowing members have you? 737. Give total number of shares now held by them: 8,356.

How many female shareholders? 225. How many shares now held by them? 2,127.

What rate of interest is paid by borrowing member? 5 per cent.

Is your admission or membership fee per share or per member?
Per member. How much? \$1.

Total amount of admission fees paid by new members during year: \$155, to association.

What premium plan do you follow: installment or gross or premium interest? Installment.

Have you an expense fund? No.

State total operating expenses for the year: \$3,779.98.

How many foreclosures did you have in 1895? Four.

Officers.	Names.	Post-office address.
<i>President</i>	WM. J. GAUDINEER...	131 East 116th street.
<i>Secretary</i>	ROBERT A. TREMPER..	472 East 177th street.
<i>Treasurer</i>	JOHN FALVEY.....	Bedford park.
<i>Attorney</i>	JOHN A. DONNEGAN...	Nassau and Fulton sts.

**MOUNT ST. VINCENT CO-OPERATIVE BUILDING AND LOAN
ASSOCIATION.**

No. 176 East One Hundred and Sixth Street, New York City, N. Y.

[Organized under Laws of 1851. Commenced business 1888.]

ASSETS.

Loans on bond and mortgage (face value).....	\$92,850 00
Loans on other securities.....	980 00
Real estate.	750 00
Cash on hand and in bank.....	1,001 20
Furniture and fixtures.....	150 00
Deposit, Harlem River Bank.....	716 70
Interest due and unpaid.....	901 28
Premium due and unpaid.....	327 60
	<hr/>
	\$97,676 78
	<hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$77,913 63
Due shareholders, earnings credited.....	11,064 69
Balance to be paid out on loans made.....	2,650 00
Undivided earnings.	4,897 46
Gross premium unearned.....	1,151 00
	<hr/>
	\$97,676 78
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$168 80
Subscriptions on shares (installment).....	28,596 70
Mortgages redeemed.	7,556 01
Other loans redeemed.....	635 00
Premiums received.	1,520 05
Interest received.....	3,420 79
Fines received.	5 00
Initiation, entrance or membership fees.....	74 25
Dividend No. 2, Harlem River Bank.....	102 38
Deposits.	369 00
Rent real estate.....	91 20
Insurance fees.	18 00
	<hr/>
	\$42,557 18
	<hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$30,100 00
Loaned on other securities.....	800 00
Paid on withdrawals, dues.....	8,577 73
Paid on withdrawals, dividends.....	1,150 24
Salaries.	296 99
Advertising and printing.....	63 24
Rent.	125 00
Banking department, taxes, etc.....	69 93
Repairs, etc., real estate.....	42 60
Deposits returned.	301 00
Insurance fees.	29 25
Cash on hand.....	1,001 20
	<hr/>
	\$42,557 18
	<hr/>

EARNINGS ACCOUNT.

Dr.

Interest.	\$3,420 79
Premium.	1,520 05
Fines.	5 00
Transfer fees.	1 00
Pass-books and initiation, membership or share fee,	73 25
Rent, real estate.....	91 20
	<hr/>
	\$5,111 29
	<hr/>

Cr.

Dividends on stock.....	\$2,388 56
Expenses.	597 76
Balance.	2,124 97
	<hr/>
	\$5,111 29
	<hr/>

Is the plan of your association permanent, serial or terminating? Permanent.

What is the par value of stock per share (matured)? \$250.

Are your installment payments weekly or monthly; what amount per share? Weekly; 25 cents.

How many shares were issued during the year 1895? 731.
How many shares were withdrawn during the year? 400.

How many borrowing members have you? 50. Give total number of shares now held by them: 428.

How many non-borrowing members have you? 290. Give total number of shares now held by them: 1,961.

How many female shareholders? 73. How many shares now held by them? 424.

What rate of interest is paid by borrowing member? 5 per cent.

Is your admission or membership fee per share or per member? Per member. How much? 75 cents.

What premium plan do you follow: installment or gross or premium interest? Installment.

Have you an expense fund? No.

State total operating expenses for the year: \$555.16.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	CORNELIUS J. REILLY...	115th st. and First ave.
<i>Secretary</i>	JOHN O'BRIEN.....	176 East 106th street.
<i>Treasurer</i>	FRANCIS McMULLEN....	123 East 106th street.
<i>Attorney</i>	FRED. C. LEUBUSCHER..	99 Nassau street.

MURRAY HILL CO-OPERATIVE BUILDING AND LOAN ASSOCIATION.

No. 537 Third Avenue, New York City, N. Y.

[Organized under Laws of 1851. Commenced business 1888.]

ASSETS.

Loans on bond and mortgage (face value).....	\$54,041 67
Real estate (foreclosure).....	4,000 00
Cash on hand and in bank.....	286 43
Installments due and unpaid.....	569 31
Fines due.....	30 15

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In course of collection from J. J. Meade, former treasurer.....	\$201 80
Stock loans.....	432 00
Insurance due.....	183 35
	<hr/>
	\$59,744 71
	<hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$46,885 97
Due shareholders, installments paid in advance....	793 54
Due shareholders, earnings credited.....	9,164 38
Undivided earnings.....	1,088 32
Paid-up stock.....	500 00
Surplus.....	1,312 50
Unpaid withdrawals filed.....	\$3,871 76
	<hr/>
	\$59,744 71
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$1,265 99
Subscriptions on shares (installment).....	13,506 32
Subscriptions on shares (single-payment).....	1,250 00
Mortgages redeemed.....	4,250 00
Premiums received.....	1,253 16
Interest received.....	2,610 11
Fines received.....	79 44
Initiation, entrance or membership fees.....	102 25
Insurance.....	154 34
Transfer fees.....	9 00
Stock loans.....	416 00
Miscellaneous.....	928 30
	<hr/>
	\$25,824 91
	<hr/>

DISBURSEMENTS.

Securities other than mortgage.....	\$322 00
Paid on withdrawals, dues.....	21,434 99
Paid on withdrawals, dividends.....	1,304 06

Salaries.	\$350 00
Advertising and printing.	59 60
Rent.	140 00
Banking department.	60 09
Fidelity bond premium.	18 75
Books.	36 75
Attorney fees.	162 07
Repairs, real estate.	96 18
Paid-up stock.	750 00
Miscellaneous.	602 19
Paid by former treasurer without authority.	201 80
Cash on hand.	286 43
	<hr/>
	\$25,824 91
	<hr/>

EARNINGS ACCOUNT.

Dr.

Interest.	\$2,610 11
Premium.	1,253 16
Fines.	79 44
Transfer fees.	9 00
Pass-books and initiation, membership or share fee,	102 25
Rents, taxes, etc.	178 30
Profit withdrawal interest.	1,296 67
Profit undivided, 1894.	483 77
	<hr/>
	\$6,012 70
	<hr/>

Cr.

Dividends on stock.	\$3,165 77
Expenses.	1,423 20
Interest on paid-up stock.	2 08
Depreciation, real estate.	333 33
Undivided dividend.	1,088 32
	<hr/>
	\$6,012 70
	<hr/>

Is the plan of your association permanent, serial or terminating?
Serial.

What is the par value of stock per share (matured)? \$250.

Are your installment payments weekly or monthly; what amount per share? Weekly; 25 cents.

How many shares were issued during the year 1895? 666 2-3.
How many shares were withdrawn during the year? 621.

How many borrowing members have you? 40. Give total number of shares now held by them: 254 2-3.

How many non-borrowing members have you? 219. Give total number of shares now held by them: 1,268.

How many female shareholders? 76. How many shares now held by them? 362.

What rate of interest is paid by borrowing member? 5 per cent.

Is your admission or membership fee per share or per member? Per member. How much? \$1.25.

Total amount of admission fees paid by new members during year: \$102.25.

What premium plan do you follow: installment or gross or premium interest? Installment.

Have you an expense fund? No.

State total operating expenses for the year: \$1,423.20.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i> ..	ANDREW J. CARSON.....	235 East 40th street.
<i>Secretary</i> ..	STEPHEN McCORMICK, Jr.	360 Fourth avenue.
<i>Treasurer</i> ..	LOUIS F. REIS.....	125 Van Voorhis st., B'lyn.
<i>Attorney</i> ...	GEORGE A. HEANEY....	16-22 William street.

MUTUAL REALTY AND LOAN CORPORATION.

No. 100 Broadway, New York City, N. Y.

[Organized under Laws of 1851. Commenced business 1890. Reorganization
November 24, 1895.]

ASSETS.

Real estate (purchase).....	\$406,650 00
Cash on hand and in bank.....	2,382 32
Balances due on lots.....	11,950 00
	<hr/>
	\$420,982 32
	<hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$30 00
Due shareholders, installments paid in advance....	62,300 00
Borrowed money.....	2,903 82
Sundry bills.....	290 39
Due on real estate.....	244,500 00
Surplus (balance)	110,958 11
	<hr/>
	\$420,982 32
	<hr/>

RECEIPTS.

Subscriptions on shares (installment).....	\$30 00
Subscriptions on shares (single-payment).....	62,300 00
Money borrowed.....	2,903 82
Initiation, entrance or membership fees.....	1,262 00
	<hr/>
	\$66,495 82
	<hr/>

DISBURSEMENTS.

Salaries.....	\$166 66
Advertising and printing.....	15 20
Rent.....	183 33
Banking department charges.....	12 00
Commissions.....	3 00
Sundry expenses.....	131 31
Clerk hire.....	47 00
Legal services.....	255 00
Payment on real estate.....	63,300 00
Cash on hand (in office, \$456.42; in bank, \$1,925.90) . .	2,382 32
	<hr/>
	\$66,495 82
	<hr/>

EARNINGS ACCOUNT.

Dr.

Pass-books and initiation, membership or share fee,	\$1,262 00
On real estate lots.....	4,050 00
	<hr/>
	\$5,312 00
	<hr/>

Cr.

Expenses	\$813 50
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Is the plan of your association permanent, serial or terminating? Permanent.

What is the par value of stock per share (matured)? \$100.

Are your installment payments weekly or monthly; what amount per share? Monthly; \$1.

How many shares were issued during the year 1895? 1,481.
How many shares were withdrawn during the year? 105.

How many borrowing members have you? None.

How many non-borrowing members have you? 31. Give total number of shares now held by them: 1,411.

How many female shareholders? 1. How many shares now held by them? 5.

Is your admission or membership fee per share or per member? Per share. How much? \$1.

Total amount of admission fees paid by new members during year: \$1,262.

What premium plan do you follow: installment or gross or premium interest? None fixed.

Have you an expense fund? No.

State total operating expenses for the year: \$813.50.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	J. TRUMBULL SMITH	100 Broadway.
<i>Secretary</i>	EUGENE A. BAKER	100 Broadway.
<i>Treasurer</i>	THOMAS C. SMITH	100 Broadway.
<i>Attorney</i>	WILMORE ANWAY	111 Broadway.

NATIONAL MUTUAL BUILDING AND LOAN ASSOCIATION.

Nos. 49 and 51 Chambers Street, New York City, N. Y.

[Organized under Laws of 1851. Commenced business 1888.]

Loan fund items marked *a*. Expense fund items marked *b*. General ledger items marked *c*.

ASSETS.

Loans on bond and mortgage (face value).....	<i>a</i> \$1,012,577 00	
Loans on other securities (on shares).....	<i>a</i> 104,616 00	
Real estate (foreclosure).....	\$199,213 10	
Real estate (settlement).....	23,256 66	
		<i>a</i> 222,469 76
Cash on hand and in bank.....	{ <i>a</i> \$142,758 79 } <i>b</i> <i>c</i> 14,407 76 }	157,166 55
Furniture and fixtures.....		<i>c</i> 1,632 50
Installments due and unpaid*... {	<i>a</i> \$57,399 61 } <i>b</i> 11,479 92 }	68,879 53
Intérest and premium due and unpaid*.....		<i>a</i> 46,367 69
Bills receivable.....		<i>c</i> 378 13
Bills receivable secured by mortgage or trust deed,		<i>a</i> 12,761 80
Real estate contract.....		<i>a</i> 540 00
Advances on securities.....		<i>a</i> 5,020 30
Accounts receivable.....		<i>c</i> 5,616 18
		<i>\$1,638,025 44</i>

LIABILITIES.

Due shareholders, due installments paid and accrued.....	<i>a</i> \$1,090,826 50
Due shareholders, installments paid in advance..	<i>a</i> 14,951 92
Due shareholders, earnings credited to installment shares.....	<i>a</i> 381,554 08
Loans pending settlement.....	<i>a</i> 1,353 92
Undivided earnings (forfeiture account).....	<i>a</i> 3,052 98
Undivided earnings (contingent account).....	<i>a</i> 50,392 02
Due shareholders, paid-up shares (amount paid in),	<i>a</i> 49,010 00
Due shareholders, paid-up shares (earnings credited).....	<i>a</i> 7,389 53
Stop shares.....	<i>a</i> 5,980 00

* Includes sums in transit and in hands of collection agents.

Paid on withdrawals, interest and profits.....	a\$55,914 13
Salaries, officers and office employes.....	b31,414 90
Advertising and printing.....	b1,000 46
Rent.....	b3,060 00
Stationery.....	b222 40
Postage.....	b957 88
Expressage.....	b15 38
Cost of collection and exchange.....	b6,886 45
Renewals.....	b1,449 39
Legal expense, fees and charges.....	b252 14
Legal expense, special.....	b2,300 00
Traveling expenses.....	b381 52
Taxes and tax license.....	b659 98
Advertising forfeitures.....	b90 00
Items not classified.....	b1,626 94
Interest on paid-up shares.....	a3,322 20
Expenses on paid-up shares.....	a1,864 46
Advances on securities.....	{ \$7,625 52 } 108 48 } a7,734 00
Real estate: Improvements and addi- tional charges.....	\$4,173 66
Maintenance.....	6,583 93
	<hr/> a10,757 59
Discount on advance payments.....	{ a\$729 93 } b141 71 } ab871 64
Loans pending settlement and sun- dry accounts.....	{ \$1,107 20 } 166 50 } a1,273 70
Sundry expense fund accounts.....	{ \$324 27 } 379 15 } b703 42
Individual items, agents' accounts, etc.....	c12,733 83
Balance December 31, 1895.....	157,166 55
	<hr/> \$699,657 61 <hr/>

EARNINGS ACCOUNT.

Dr.

Interest.....	\$65,584 31
Premium.....	64,745 58

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Fines.	\$6,605 58
Forfeiture account.	1,033 50
Expense fund income.	56,112 03
	<hr/>
	\$194,081 00
	<hr/> <hr/>

Cr.

Expenses.	\$51,162 57
Real estate:	
Loss on sales and maintenance.	5,035 06
Reduction in book value.	5,577 09
Loss on loan settlements.	10,651 85
Balances:	
Loan fund profits.	116,704 97
Expense fund surplus increased.	4,949 46
	<hr/>
	\$194,081 00
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$100.

Are your installment payments weekly or monthly; what amount per share? Monthly; 60 cents.

How many shares were issued during the year 1895? 867.
How many shares were withdrawn during the year? 15,928.

How many borrowing members have you? 1,398. Give total number of shares now held by them: 15,214.

How many non-borrowing members have you? 3,216. Give total number of shares now held by them: 27,521.

How many female shareholders? 857. How many shares now held by them? 7,772.

What rate of interest is paid by borrowing member? 6 per cent.

Is your admission or membership fee per share or per member?
Per share. How much? \$1.

Total amount of admission fees paid by new members during year: Unknown.

What premium plan do you follow: installment or gross or premium interest? Fixed.

Have you an expense fund? Yes. Of what does it consist?

10 cents per share, per month, of dues paid on installment shares; 12½ cents per share, per month, on paid-up shares; 15 cents per share, per month, on interest bearing shares, membership, withdrawal, transfer and redemption fees. Give total amount of expense fund received during the year: \$56,112.03. Give balance on hand of expense fund December 31, 1895: Expense fund surplus, \$21,985.87.

State total operating expenses for the year: \$51,162.57.

How many foreclosures did you have in 1895? 52.

Officers.	Names.	Post-office address.
<i>President</i>	CHAS. B. PEET.	49 Chambers street.
<i>Secretary</i>	GEO. R. SUTHERLAND.	49 Chambers street.
<i>Treasurer</i>	SAMUEL K. RAYMOND.	49 Chambers street.
<i>Attorney</i>	GEORGE J. PEET.	49 Chambers street.

NEW YORK AND SUBURBAN CO-OPERATIVE BUILDING AND LOAN ASSOCIATION.

New York City, N. Y.

[Organized under Laws of 1851. Commenced business 1888.]

ASSETS.

Loans on bond and mortgage (face value)	\$233,250 00
Loans on other securities	19,442 50
Cash on hand and in bank	22,044 07
Furniture and fixtures	300 00
Installments due and unpaid	2,950 70
Insurance	237 50
Appraisement fees due	118 50
Estimate fees due	15 90
Construction fees due	53 40
Taxes due	38 80
	<hr/>
	\$278,451 37
	<hr/>

LIABILITIES.

Due shareholders, due installments paid	\$215,122 68
Undivided earnings	63,044 09
Deposits on loans	123 00
Withdrawn members not found	161 60
	<hr/>
	\$278,451 37
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$18,964 02
Subscriptions on shares (installment).....	43,420 00
Mortgages redeemed.	39,000 00
Other loans redeemed.....	10,065 00
Premiums received.....	4,306 81
Interest received.	12,039 41
Fines received.	270 30
Initiation, entrance or membership fees.....	68 00
Appraisement and estimate.....	39 20
Insurance.	80 25
Transfer of stock.....	3 00
Deposits on loans.....	60 00
Redemption fees.	225 00
	<hr/>
	\$128,540 99
	<hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$57,250 00
Loaned on other securities.....	8,610 00
Paid on withdrawals, dues.....	31,844 00
Paid on withdrawals, dividends.....	6,098 79
Salaries.....	1,404 00
Advertising and printing.....	89 75
Rent.	200 00
Expenses.	578 40
Appraisement.	91 20
Interest and premium refunded.....	2 58
Stationery.....	49 90
Insurance.	156 25
Deposits on loans.....	14 00
Taxes.	38 80
Construction.	42 25
Loss on loan.....	27 00
Cash on hand.....	22,044 07
	<hr/>
	\$128,540 99
	<hr/>

EARNINGS ACCOUNT.

Dr.

Interest on mortgages.....	\$11,112 22
Premium.....	4,442 31
Fines.....	273 70
Transfer fees.....	3 00
Pass-books and initiation, membership or share fee,	70 00
Interest on notes.....	1,262 56
Interest on notes (miscellaneous).....	467 43
Redemption fees.....	225 00
	<hr/>
	\$17,856 22
	<hr/>

Cr.

Expenses.....	\$2,561 60
Net increase of gain.....	15,294 62
	<hr/>
	\$17,856 22
	<hr/>

Is the plan of your association permanent, serial or terminating? Serial.

What is the par value of stock per share (matured)? \$250.

Are your installment payments weekly or monthly; what amount per share? Monthly; \$1.

How many shares were issued during the year 1895? 794.

How many shares were withdrawn during the year? 612.

How many borrowing members have you? 76. Give total number of shares now held by them: 978.

How many non-borrowing members have you? 378. Give total number of shares now held by them: 2,800.

How many female shareholders? 174. How many shares now held by them? 1,132.

What rate of interest is paid by borrowing member? 6 per cent.

Is your admission or membership fee per share or per member? Per member. How much? \$1.

Total amount of admission fees paid by new members during year: \$68.

What premium plan do you follow: installment or gross or premium interest? None.

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Have you an expense fund? No.

State total operating expenses for the year: \$2,334.60.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	ELIJAH D. CLARK.....	855 East 165th street.
<i>Secretary</i>	JOHN T. NOLAN.....	1103 Jennings street.
<i>Treasurer</i>	WILLIAM S. BECKLEY...	1060 Cauldwell avenue.
<i>Attorney</i>	EUGENE R. DARLING....	32 Nassau street.

NEW YORK AND WAKEFIELD CO-OPERATIVE BUILDING AND LOAN ASSOCIATION.

No. 113 East One Hundred and Twenty-fifth Street, New York City, N. Y.

[Organized under Laws of 1851. Commenced business 1888.]

ASSETS.

Loans on bond and mortgage (face value).....	\$278,550 00
Real estate (foreclosure).....	6,979 77
Cash on hand and in bank.....	27,026 07
Furniture and fixtures.....	1,120 23
Attorney's bills, insurance, etc.....	53 10
	<hr/>
	\$313,729 17
	<hr/> <hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$239,389 77
Due shareholders, earnings credited.....	56,570 35
Balance to be paid out on loans made.....	16,600 00
Undivided earnings (reserve fund).....	1,169 05
	<hr/>
	\$313,729 17
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$14,819 61
Subscriptions on shares.....	60,085 36
Mortgages redeemed.....	23,173 40
Premiums received.....	4,293 89
Interest received.....	12,961 37
Fines received.....	161 76

Membership fees	\$137 00
Transfers.	15 00
Deposits.	405 23
Attorney's bills.	161 00
Insurance.	224 38
Rents.	300 00
Real estate, No. 1.	95 00
Real estate, No. 2.	3,513 50

\$120,346 50

DISBURSEMENTS.

Loaned on mortgage.	\$52,656 38
Paid on withdrawals, dues	30,839 75
Paid on withdrawals, dividends.	2,266 66
Salaries.	1,539 34
Advertising and printing.	234 35
Rent.	1,000 00
Miscellaneous expense.	666 17
Deposits.	255 22
Attorney's bills.	1,097 09
Insurance.	377 94
Appraisers' fees.	264 33
Real estate, No. 1.	83 89
Real estate, No. 2.	416 89
Real estate, No. 3.	1,435 22
Unearned premium from reserve fund.	187 20
Cash on hand.	27,026 07

\$120,346 50

EARNINGS ACCOUNT.

Dr.

Interest.	\$12,978 56
Premium.	4,303 46
Fines.	161 76
Transfer fees.	15 00

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Membership fees	\$137 00
Commissions.....	166 44
Reserve fund.....	601 70

\$18,363 92

Cr.

Dividends on stock.....	\$12,260 00
Expenses.....	6,103 92

\$18,363 92

Is the plan of your association permanent, serial or terminating?
Serial.

What is the par value of stock per share (matured)? \$250.

Are your installment payments weekly or monthly; what amount per share? Weekly; 25 cents.

How many shares were issued during the year 1895? 1,104.
How many shares were withdrawn during the year? 1,267.

How many borrowing members have you? 112. Give total number of shares now held by them: 957.

How many non-borrowing members have you? 504. Give total number of shares now held by them: 3,363.

How many female shareholders? 180. How many shares now held by them? 1,184.

What rate of interest is paid by borrowing member? 5 per cent.

Is your admission or membership fee per share or per member? Per member. How much? \$1.

Total amount of admission fees paid by new members during year: \$137, to association.

What premium plan do you follow: installment or gross or premium interest? Installment.

Have you an expense fund? No.

State total operating expenses for the year: \$3,139.51.

How many foreclosures did you have in 1895? Two.

Officers.	Names.	Post-office address.
<i>President</i>	M. PARPART.....	66 Wall street.
<i>Secretary</i>	JOHN G. CLEGG.....	113 East 125th street.
<i>Treasurer</i>	R. TEXTOR.....	411 Pleasant avenue.
<i>Attorneys</i>	MURPHEY & METCALF...	15 Wall street.

NEW YORK BUILDING LOAN BANKING COMPANY.

No. 111 Fifth Avenue, New York City, N. Y.

[Organized under Laws of 1851. Commenced business 1890.]

ASSETS.

Advances on bond and mortgage (face value).....	\$266,401	81
Advances on other securities (shares).....	12,932	03
Real estate (purchased for members).....	1,148,634	00
Cash on hand and in bank.....	6,083	72
Furniture and fixtures.....	2,842	67
Bills receivable.....	522	07
Arrears of interest and premiums.....	15,636	79
Arrears of taxes and insurance premiums, etc.....	7,683	95
Due for searches of title.....	1,062	25
Arrears of rent.....	963	22
Organization account.....	900	00
Stationery and printed matter on hand.....	500	00
Advances to agents.....	335	25
	<hr/>	
	\$1,464,497	76
	<hr/>	

LIABILITIES.

To shareholders.....	\$315,771	57
Profit apportioned to maturity fund.....	43,909	27
Borrowed money.....	9,000	00
Balance to be paid out on advances made.....	9,693	00
Surplus.....	90,923	96
Payments made by members, account purchase.....	108,950	00
Liability to shareholders to remove incumbrances for members.....	830,930	83
Mortgages assumed.....	37,500	00
Accrued interest.....	7,681	89
Accrued cash dividends.....	5,133	06
Advance payments of interest.....	2,892	44
Due for taxes.....	2,111	74
	<hr/>	
	\$1,464,497	76
	<hr/>	

RECEIPTS.

Cash on hand January 1, 1895.....	\$4,542 57	
Bills receivable.....	81 64	
		<hr/>
		\$4,624 21
Subscriptions on shares (installment).....		112,323 78
Subscriptions on shares (single-payment).....		47,470 00
Money borrowed.....		9,000 00
Loans on other than mortgage securities redeemed..		19,312 18
Premiums received.....		31,320 55
Interest received.....		52,648 48
Fines received.....		84 92
Taxes and insurance premiums.....		7,357 73
Fees for searches.....		1,748 67
Miscellaneous.....		3,061 77
Paid by members on account advances.....		858 00
		<hr/>
		\$289,810 29
		<hr/> <hr/>

DISBURSEMENTS.

Advances on shares secured by mortgages and deeds,	\$54,760 16
Advances on other securities.....	12,398 70
Paid on withdrawals, dues.....	54,709 61
Paid dividends.....	8,875 52
Salaries.....	26,768 17
Advertising and printing.....	12,009 45
Rent.....	4,408 33
Paid incumbrances on real estate and interest on same.....	76,200 50
Furniture.....	676 10
Advances to agents.....	461 50
Taxes and premiums for insurance.....	13,384 51
Searches and legal expense and banking department, State of New York.....	4,610 17
Commissions paid for securing new business.....	10,830 71
Postage, carfare and sundry disbursements.....	3,111 07
Bills receivable.....	522 07
Cash on hand.....	6,083 72
	<hr/>
	\$289,810 29
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest.	\$60,157 92
Premium.	68,786 34
Fines.	5,458 86
Transfer fees and withdrawal profits.	4,385 24
Surplus brought forward January 1, 1895.	83,587 46
	<hr/>
	\$222,375 82
	<hr/>

Cr.

Dividends on stock.	\$35,676 79
Interest on borrowed money.	78 75
Expenses.	57,437 47
Interest on incumbrances.	37,793 00
Depreciation on furniture account.	315 85
Depreciation on organization account.	150 00
Surplus carried forward.	90,923 96
	<hr/>
	\$222,375 82
	<hr/>

Is the plan of your association permanent, serial or terminating? Permanent.

What is the par value of stock per share (matured)? \$100.

Are your installment payments weekly or monthly; what amount per share? Monthly; 25 cents and \$1.

How many shares were issued during the year 1895? 44,219. How many shares were withdrawn during the year? 25,406½.

How many borrowing members have you? 327. Give total number of shares now held by them: 16,222 1-5.

How many non-borrowing members have you? 1,779. Give total number of shares now held by them: 42,314.

How many female shareholders? 595. How many shares now held by them? 14,581½.

What rate of interest is paid by borrowing member? 6 per cent.

Is your admission or membership fee per share or per member? None.

What premium plan do you follow: installment or gross or premium interest? Mixed.

Have you an expense fund? No.

State total operating expenses for the year: \$57,437.47.

How many foreclosures did you have in 1895? Four.

Officers.	Names.	Post-office address.
<i>President.</i>	EDWARD E. BRITTON.....	864 Carroll st., B'lyn.
<i>Secretary.</i>	WINSLOW E. BUZBY.....	762 Greene av., B'lyn.
<i>Treasurer.</i>	PAUL O. WIEDEMANN.....	Thomaston, L. I.
<i>Attorneys.</i>	BOORAEM, HAMILTON, BECKETT & RANSOM.....	100 B'way, N. Y. city.

NEW YORK CO-OPERATIVE BUILDING AND LOAN ASSOCIATION.

Nos. 35-43 West One Hundred and Twenty-fifth Street, New York City, N. Y.

[Organized under Laws of 1851. Commenced business 1888.]

ASSETS.

Loans on bond and mortgage (face value).....	\$378,866 00
Real estate (foreclosure).....	11,948 77
Cash on hand and in bank.....	24,810 11
Furniture and fixtures.....	807 28
Installments due and unpaid.....	4,651 09
	<hr/>
	\$421,083 25
	<hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$327,554 88
Undivided earnings.....	93,027 86
Deposits on shares appropriated.....	500 51
	<hr/>
	\$421,083 25
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$15,085 00
Subscriptions on shares (installment).....	71,209 01
Mortgages redeemed.....	23,330 00
Premiums received.....	10,648 78
Interest received.....	15,594 91
Fines received.....	789 28
Initiation, entrance or membership fees.....	145 00

Redemption fees	\$100 00
Cash received on account of real estate.....	99 70
Referee's fees returned.....	352 58
Interest premium, \$199.94; bonus account, \$150.60..	350 54
Deposit on loans appropriated.....	675 51
Rent.....	42 00
Interest from bank.....	527 66
	<hr/>
	\$138,949 97
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DISBURSEMENTS.

Loaned on mortgage.....	\$89,080 00
Paid on withdrawals, dues.....	20,026 17
Paid on withdrawals, interest.....	1,492 18
Salaries.	1,823 91
Advertising and printing, postage, etc.....	315 25
Rent.....	300 00
Taxes.....	87 81
Bonds for officers.....	17 50
Banking department.....	84 85
Improving real estate.....	76 96
Refunded on property sold.....	77 00
Insurance premiums.....	230 65
Referee's fees.....	352 58
Deposit on shares returned.....	175 00
Cash on hand.....	24,810 11
	<hr/>
	\$138,949 97
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EARNINGS ACCOUNT.

Dr.

Interest.....	\$15,594 91
Premium.....	10,648 78
Fines.....	729 28
Transfer fees and redemption fees.....	100 00
Pass-books and initiation, or membership fees.....	145 00
Rent.....	42 00
Bonus.....	150 60
Interest from bank.....	527 66

Profit on withdrawal.....	\$2,134 78
Difference in amount of interest, premium and fines due.	824 05
	<hr/>
	\$30,897 06
	<hr/>

Cr.

Interest on stock.....	\$1,492 18
Expenses.....	2,541 51
Refunded on property.....	77 00
Taxes on real estate.....	87 81
Depreciation on fixtures.....	133 67
Improving real estate.....	41 71
Earnings.....	26,523 18
	<hr/>
	\$30,897 06
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Is the plan of your association permanent, serial or terminating?
Serial.

What is the par value of stock per share (matured)? \$250.

Are your installment payments weekly or monthly; what
amount per share? Weekly; 25 cents.

How many shares were issued during the year 1895? 1,158.
How many shares were withdrawn during the year? 734 2-5.

How many borrowing members have you? 121. Give total
number of shares now held by them: 1,518 18-125.

How many non-borrowing members have you? 609. Give
total number of shares now held by them: 4,478.

How many female shareholders? 216. How many shares now
held by them? 1,579 18-25.

What rate of interest is paid by borrowing member? 5 per cent.

Is your admission or membership fee per share or per member?
Per member. How much? \$1.

Total amount of admission fees paid by new members during
year: \$145, to association.

What premium plan do you follow: installment or gross or
premium interest? Installment.

Have you an expense fund? No.

State total operating expenses for the year: \$2,541.51.

How many foreclosures did you have in 1895? One.

Officers.	Names.	Post-office address.
<i>President</i>	JOHN L. HOWE	95 Fulton street.
<i>Secretary</i>	ISAAC S. MARTIN. . .	35-43 West 125th street.
<i>Treasurer</i>	CHAS. KRAEMER. . . .	262a Monroe st., Brooklyn.
<i>Attorney</i>	WM. LANGDON.	5 Beekman street.

NEW YORK MORTGAGE COMPANY OF NEW YORK.

New York City, N. Y.

[Organized under Laws of 1851. Commenced business 1893.]

ASSETS.

Loans on bond and mortgage (face value)	\$495 00
Cash on hand and in bank	24 20
Furniture and fixtures	82 94
Installments due and unpaid	17 78
Printing, stationery, etc.	79 00
	\$698 92
	\$698 92

LIABILITIES.

Due shareholders, due installments paid	\$295 22
Due shareholders, installments paid in advance	118 00
Undivided earnings	263 76
Furniture account	21 94
Unpaid withdrawals filed	\$126 00
	\$698 92

RECEIPTS.

Cash on hand, January 1, 1895	\$509 00
Subscriptions on shares (installment) and fines	890 23
Interest received	23 81
From rent, credit to expense account	24 00
From sale furniture	9 00
	\$1,456 04

DISBURSEMENTS.

Loaned on mortgage.....	\$330 00
Paid on withdrawals, dues.....	687 58
Advertising and printing.....	99 18
Rent.....	188 00
Banking department.....	10 00
Furniture.....	86 00
Sundries.....	31 08
Cash on hand.....	24 20
	<hr/>
	\$1,456 04
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EARNINGS ACCOUNT.

Dr.

Interest.....	\$23 81
Premium.....	165 00
Fines.....	298 43
Received from rent of desk room.....	24 00
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	\$511 24
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Cr.

Expenses.....	\$249 26
Balance.....	261 98
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	\$511 24
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Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$100.

Are your installment payments weekly or monthly; what amount per share? Monthly; from 25 cents to \$2.50.

How many shares were issued during the year 1895? 821. How many shares were withdrawn during the year? 1,405.

How many borrowing members have you? 1. Give total number of shares now held by them: 5.

How many non-borrowing members have you? 20. Give total number of shares now held by them: 233.

How many female shareholders? 4. How many shares now held by them? 50.

What rate of interest is paid by borrowing member? 6 per cent.

Is your admission or membership fee per share or per member? None.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? No.

State total operating expenses for the year: \$381.26.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	LAWTON B. GARSIDE	170 Broadway.
<i>Secretary</i>	ARTHUR A. FISK	Room 53, 206 Broadway.
<i>Treasurer</i>	J. MILTON VAN HOUTEN..	Paterson, N. J.

NEW YORK MUTUAL SAVINGS AND LOAN ASSOCIATION.

No. 203 Broadway, New York City, N. Y.

[Organized under Laws of 1851. Commenced business 1889.]

ASSETS.

Loans on bond and mortgage (face value)	\$1,113,375 00
Loans on other securities	39,327 00
Real estate (foreclosure)	\$63,958 52
Real estate (foreclosure and purchase)	12,034 32
	<hr/>
	75,992 84
Cash on hand and in bank	4,527 33
Installments due and unpaid (credit capital account),	49,058 08
Bond and mortgage (6 per cent.)	5,899 99
Interest due and unpaid	10,231 62
Additional dues (premium) due and unpaid	8,378 81
Insurance due from borrowers	147 05
Foreclosures in process	2,658 71
Real estate (rental account)	396 12
Agents and treasurer (secured)	1,557 65
Sundry ledger accounts	1,559 24
	<hr/>
	\$1,313,109 44

LIABILITIES.

Due shareholders, due installments paid.....	\$1,039,625	16
Due shareholders, installments paid in advance....	11,851	98
Due shareholders, earnings credited.....	119,402	91
Balance to be paid out on loans made.....	19,150	00
Undivided earnings.....	2,118	11
Due prepaid and paid-up shares.....	91,049	02
Interest advanced.....	1,277	79
Additional dues (premium) advanced.....	1,023	20
Foreclosures in process.....	108	57
Real estate (rental account).....	882	00
Agents, treasurers, etc.....	244	40
Sundry ledger accounts.....	1,257	00
Due borrowers, additional dues.....	6,617	54
Reserve fund balance (surplus).....	18,501	76
	<hr/>	
	\$1,313,109	44
	<hr/>	

RECEIPTS.

Cash on hand January 1, 1895.....	\$7,964	20
Subscriptions on shares (installment).....	343,009	78
Subscriptions on shares (advanced).....	31,265	50
Subscriptions on shares (single-payment).....	50,333	88
Mortgages redeemed.....	152,600	00
Other loans redeemed (shares).....	13,398	00
Premiums received.....	42,730	56
Premiums received (advanced).....	1,364	30
Interest received.....	53,991	00
Interest received (advanced).....	1,705	44
Fines received.....	2,784	55
Redemption, withdrawal and transfer fees.....	3,029	65
Special appraisements.....	561	92
Bills receivable.....	428	56
Profit and loss, sundry items.....	123	86
Dues, discounts, withdrawals, etc., from treasurer..	203	57
Rentals, etc., to credit of reserve fund.....	980	46
Insurance.....	85	95

Rentals.	\$6,347 90
Ledger accounts.	29,472 37
Foreclosure account.	19,105 07
	<hr/>
	\$761,486 52
	<hr/>

DISBURSEMENTS.

Loaned on mortgage.	\$456,025 00
Loaned on other securities.	27,635 00
Paid on withdrawals, dues (loan fund, \$132,443.87; reserve, \$20,515.08).	152,958 95
Paid on withdrawals, dividends.	6,175 34
Paid-up, redeemed, \$23,894.06; paid-up, withdrawn, \$1,804; interest, paid-up, \$4,911.75.	30,609 81
Salaries (officers, \$4,514.99; office, \$4,193.42).	8,708 41
Advertising, \$76.60; printing, \$884.33.	960 93
Rent.	2,100 00
Special appraisalment.	241 00
Fixtures.	355 00
Agents.	17,873 05
Local treasurers.	6,752 43
Postage.	478 84
Valuable books.	52 60
Profit and loss.	18 95
Officers' traveling expenses.	352 32
Ledger accounts.	27,422 33
General and special attorneys.	3,234 00
Banking department.	570 19
Office expenses, etc.	1,132 60
Interest, premium, fines, dues, etc., returned.	1,003 90
Real estate.	2,854 09
Foreclosures.	6,648 69
Insurance returned.	195 35
Premium, discounts, etc., returned.	2,325 61
Dues returned.	274 80
Cash on hand.	4,527 33
	<hr/>
	\$761,486 52
	<hr/>

EARNINGS ACCOUNT.

Dr.

Balance January 1, 1895.....	\$3,561 02
Interest.....	58,713 38
Premium (additional dues).....	46,640 51
Fines.....	2,814 33
Withdrawal fees.....	172 60
Cancellations.....	4,215 97
Real estate.....	683 76
Interest.....	319 25
Sundries.....	630 51
Reapportionment account.....	14,312 08
	<hr/>
	\$132,063 41
	<hr/>

Cr.

Dividends on stock.....	\$119,402 91
Interest on sundries.....	854 46
Expenses, etc., foreclosures.....	2,914 88
Real estate.....	221 83
Discount dues advanced.....	791 49
Miscellaneous.....	325 56
Profits, withdrawals.....	5,434 17
Undivided profits.....	2,118 11
	<hr/>
	\$132,063 41
	<hr/>

Is the plan of your association permanent, serial or terminating?
Serial, permanent.

What is the par value of stock per share (matured)? \$100.

Are your installment payments weekly or monthly; what amount per share? Monthly; 20 cents, 30 cents, 40 cents and 60 cents.

How many shares were issued during the year 1895? 22,481.
How many shares were withdrawn during the year? 16,324.

How many borrowing members have you? 1,250 (estimated).
Give total number of shares now held by them: 11,528.

How many non-borrowing members have you? 6,648. Give total number of shares now held by them: 53,313½.

How many female shareholders? 50 (estimated). How many shares now held by them? 275 (estimated).

What rate of interest is paid by borrowing member? 6 per cent. to 7 per cent.; additional dues (premium), 4 8-10 to 5 per cent.

Is your admission or membership fee per share or per member? None.

What premium plan do you follow: installment or gross or premium interest? Installment.

Have you an expense fund? No.

State total operating expenses for the year: \$41,291.21.

How many foreclosures did you have in 1895? Twenty-eight.

Officers.	Names.	Post-office address.
<i>President</i>	THOMAS S. JOHNSON . . .	203 Broadway.
<i>Secretary</i>	W. N. RIDGE	203 Broadway.
<i>Treasurer</i>	ALVAH TROWBRIDGE . . .	Nat. Bank of N. America.
<i>Attorney</i>	FRANK E. SMITH	21 Cortlandt street.

REMARKS.—Loans on bond and mortgage in force: Connecticut, \$11,900; Michigan, \$500; New York, \$615,425; New Jersey, \$7,200; Pennsylvania, \$437,100; South Dakota, \$5,400; Virginia, \$16,700. Total, \$1,094,225.

NEW YORK NATIONAL BUILDING AND LOAN ASSOCIATION.

No. 621 Broadway, New York City, N. Y.

[Organized under Laws of 1851. Commenced business 1890.]

ASSETS.

Loans on bond and mortgage (face value)	\$890,800 00
Loans on other securities (members' stock)	11,391 00
Real estate (foreclosure)	26,305 61
Cash on hand and in bank	4,339 45
Furniture and fixtures	2,381 51
Installments due and unpaid	52,467 35
Interest in course of collection	9,364 80
Bills receivable	4,094 65
Uncompleted loans	5,216 40
Insurance	344 12
Real estate taxes	293 70
C. R. Vance bond	250 00
Foreclosure account	220 00
Coupon account	230 00
	<hr/>
	\$1,007,698 59
	<hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$276,041 03
Due shareholders, installments paid in advance.....	7,113 90
Due shareholders, earnings credited.....	113,894 00
Undivided earnings.....	5,420 89
Due shareholders, prepaid stock.....	170,060 00
Due shareholders, full-paid stock.....	10,300 00
In course of collection.....	61,832 15
Unearned premium.....	359,078 80
Surplus.....	3,570 04
Expense fund balance.....	387 78
Unpaid withdrawals filed.....	<u>\$4,207 90</u>
	<u><u>\$1,007,698 59</u></u>

RECEIPTS.

Cash on hand January 1, 1895.....	\$3,687 53
Subscriptions on shares (installment).....	97,291 61
Subscriptions on shares (single-payment).....	64,595 00
Money borrowed.....	9,200 00
Mortgages redeemed.....	32,850 00
Other loans redeemed.....	2,352 50
Premiums received.....	42,399 94
Interest received.....	23,202 78
Fines received.....	5,219 15
Withdrawal fees.....	137 10
Sundries.....	379 30
Bills receivable.....	88 35
Transfer fees.....	174 50
Rents.....	488 11
Real estate sold.....	2,591 14
Expense fund income.....	39,672 20
Expense fund.....	<u>\$39,672 20</u>
Sundries.....	379 30
	<u><u>\$40,051 50</u></u>
	<u><u>\$324,329 21</u></u>

DISBURSEMENTS.

Loaned on mortgage.....	\$188,450 00
Loaned on other securities.....	7,490 50
Paid on withdrawals, dues.....	59,596 82
Paid on withdrawals, dividends.....	16,379 28
Salaries.....	17,650 80
Advertising and printing.....	3,079 70
Rent.....	2,000 04
Full-paid withdrawals.....	700 00
Making collections.....	2,897 70
Agents' commissions.....	9,991 13
Uncompleted loans.....	5,216 40
Postage, traveling expenses, banking department, insurance, sundry expenses, State taxes, legal ex- penses, etc.....	6,537 39
Cash on hand, loan and expense funds.....	4,339 45
	<hr/>
	\$324,329 21
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest.....	\$23,214 17
Premium.....	41,218 04
Fines.....	3,580 30
Transfer fees.....	180 00
Withdrawal fees.....	137 10
Expense fund income, including sundries.....	40,051 50
	<hr/>
	\$108,381 11
	<hr/> <hr/>

Cr.

Dividends on stock.....	\$64,026 68
Expenses.....	39,890 11
Taxes.....	1,585 34
Undivided earnings.....	2,878 98
	<hr/>
	\$108,381 11
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating?
Permanent, serial.

What is the par value of stock per share (matured)? \$100.

Are your installment payments weekly or monthly; what amount per share? Monthly; A, 60 cents; B, 35 cents.

How many shares were issued during the year 1895? 11,515.
How many shares were withdrawn during the year? 5,761.

How many borrowing members have you? 377. Give total number of shares now held by them: 9,296.

How many non-borrowing members have you? 2,054. Give total number of shares now held by them: 22,154.

How many female shareholders? 508. How many shares now held by them? 4,064.

What rate of interest is paid by borrowing member? 6 per cent.

Is your admission or membership fee per share or per member? None.

What premium plan do you follow: installment or gross or premium interest? Fixed premium.

Have you an expense fund? Yes. Of what does it consist? Ten per cent. on prepaid and 5 per cent. on full-paid stock; 10 cents per share per month on installment A, 5 cents per share per month on installment B. Give total amount of expense fund received during year: \$40,051.50. Give balance on hand of expense fund December 31, 1895: \$387.78.

State total operating expenses for the year: \$39,890.11.

How many foreclosures did you have in 1895? Seven.

Officers.	Names.	Post-office address.
<i>President</i>	W. F. THOMPSON	621 Broadway.
<i>Secretary</i>	W. C. MARSH	621 Broadway.
<i>Treasurer</i>	W. C. MARSH	621 Broadway.
<i>Attorney</i>	W. G. HAVENS	621 Broadway.

NEW YORK STATE MORTGAGE BANK AND SAVINGS ASSOCIATION.

New York City, N. Y.

[Organized under Laws of 1851. Commenced business 1891.]

ASSETS.

Loans on bond and mortgage (face value).....	\$77,516 81
Loans on other securities.....	10,103 00
Cash on hand and in bank.....	1,032 05
Installments due and unpaid.....	1,336 00
Interest due and unpaid.....	1,466 95
Premium due and unpaid.....	582 79
Fines due and unpaid.....	2 00
Membership due and unpaid.....	2 00
Insurance due and unpaid.....	92 50
Property committee, due and unpaid.....	17 50
	<hr/>
	\$92,151 60
	<hr/> <hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$59,481 00
Due shareholders, installments paid in advance.....	20 00
Borrowed money.....	3,600 00
Balance to be paid out on loans made.....	18,960 89
Undivided earnings.....	10,067 21
Interest paid in advance.....	20 00
Premiums paid in advance.....	2 50
	<hr/>
	\$92,151 60
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$644 80
Subscriptions on shares (installment).....	18,116 00
Money borrowed.....	23,537 60
Mortgages redeemed.....	16,208 19
Other loans (on shares) repaid.....	2,101 00
Premiums received.....	1,251 76
Interest received.....	2,995 21

Fines received	\$21 05
Initiation, entrance or membership fees.....	8 00
Transfers.	25
Building association shares refunded.....	70 00
Insurance repaid.....	52 50
	<hr/>
	\$65,006 36
	<hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$23,839 11
Loaned on other securities (on shares).....	3,625 00
Paid on withdrawals, dues.....	8,870 00
Paid on withdrawals, dividends.....	353 71
Salaries.....	603 66
Advertising and printing.....	72 95
Rent.....	31 25
Borrowed money repaid.....	25,962 60
Interest paid.....	497 36
State tax.....	10 92
Postage.....	10 50
Attorney's fees.....	11 25
Insurance advanced	16 00
Banking department.....	50 00
Building association dues.....	20 00
Cash on hand.....	1,032 05
	<hr/>
	\$65,006 36
	<hr/>

EARNINGS ACCOUNT.

Dr.

Interest.....	\$2,995 24
Premium.....	1,251 76
Fines.....	21 05
Transfer fees.....	25
Pass-books and initiation, membership or share fee,	8 00
	<hr/>
	\$4,276 30
	<hr/>

Cr.

Dividends on stock.....	\$353 71
Interest on borrowed money.....	497 36
Expenses.	790 53
	<hr/>
	\$1,641 60
	<hr/>

Is the plan of your association permanent, serial or terminating? Serial.

What is the par value of stock per share (matured)? \$200.

Are your installment payments weekly or monthly; what amount per share? Monthly; \$1.

How many shares were issued during the year 1895? 210.

How many shares were withdrawn during the year? 316½.

How many borrowing members have you? 23. Give total number of shares now held by them: 384.

How many non-borrowing members have you? 170. Give total number of shares now held by them: 1,223½.

How many female shareholders? 18. How many shares now held by them? 133.

What rate of interest is paid by borrowing member? 6 per cent.

Is your admission or membership fee per share or per member? Per member. How much? \$1.

Total amount of admission fees paid by new members during year: \$8.

What premium plan do you follow: installment or gross or premium interest? Installment.

Have you an expense fund? No.

State total operating expenses for the year: \$1,286.48.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	WM. F. HOLWELL.....	26 Exchange place.
<i>Secretary</i>	LOUIS B. FOLEY.....	26 Exchange place.
<i>Treasurer</i>	HARRY C. HICKS.....	26 Exchange place.
<i>Attorney</i>	JNO. B. SABINE.....	181 Broadway.

NEW YORK WORLD CO-OPERATIVE BUILDING AND LOAN ASSOCIATION.

Room 193, Pulitzer Building, New York City, N. Y.

[Organized under Laws of 1851. Commenced business 1886.]

ASSETS.

Loans on bond and mortgage (face value).....	\$38,000 00
Cash on hand and in bank.....	544 26
	<hr/>
	\$38,544 26
	<hr/> <hr/>

LIABILITIES.

Due shareholders, due installments paid, installments paid in advance and earnings credited....	\$36,676 16
Undivided earnings.....	1,854 88
Interest prepaid.....	10 58
Premiums prepaid.....	2 64
Unpaid withdrawals filed.....	\$9,757 05
	<hr/> <hr/>
	\$38,544 26
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$421 75
Subscriptions on shares (installment).....	2,360 29
Mortgages redeemed.....	4,669 61
Premiums received.....	492 07
Interest received.....	1,897 16
Fines received.....	3 61
Initiation, entrance or membership fees.....	2 50
Tax refunded.....	49 91
	<hr/>
	\$9,896 90
	<hr/> <hr/>

DISBURSEMENTS.

Paid on withdrawals, dues and dividends.....	\$8,676 26
Salaries.....	310 00
Advertising, printing and stationery.....	16 19
Rent.....	52 00

Secretary's bond.	\$20 00
Accountant's fee.	100 00
State banking department.	41 24
Legal expenses.	100 00
Old assessments paid.	30 45
Duplicator.	4 50
Moving safe.	2 00
Cash on hand.	544 26

\$9,896 90

EARNINGS ACCOUNT.

Dr.

Interest.	\$2,146 21
Premium.	568 50
Fines.	14 95
Pass-books and initiation, membership or share fee,	2 50
Surplus December 31, 1894.	2,335 62

\$5,067 78

Cr.

Dividends on stock.	\$2,536 52
Rent.	52 00
Salaries.	310 00
Postage, stationery and printing.	16 19
Secretary's bond.	20 00
Accountant's fee.	100 00
State banking department.	41 24
Legal expenses.	100 00
Old assessments paid.	30 45
Duplicator.	4 50
Moving safe.	2 00
Surplus December 31, 1895.	1,854 88

\$5,067 78

Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$250.

Are your installment payments weekly or monthly; what amount per share? Weekly; 25 cents.

How many shares were issued during the year 1895? 6. How many shares were withdrawn during the year? 132.

How many borrowing members have you? 13. Give total number of shares now held by them: 152.

How many non-borrowing members have you? 80. Give total number of shares now held by them: 920.

How many female shareholders? 12. How many shares now held by them? 94.

What rate of interest is paid by borrowing member? 5 per cent. and premium.

Is your admission or membership fee per share or per member? Per member. How much? \$1.25.

Total amount of admission fees paid by new members during year: \$2.50, to association.

What premium plan do you follow: installment or gross or premium interest? Installment.

Have you an expense fund? No.

State total operating expenses for the year: \$676.38.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	SAM'L H. CRANE.....	73 Lexington ave., Jersey City, N. J.
<i>Secretary</i>	GORGE KELLINGTON.....	211 Monroe street, Brooklyn.
<i>Treasurer</i>	GUSTAV PEYSER.....	2107 Third avenue, New York city.
<i>Attorney</i>	TITLE GUARANTEE & TRUST Co.	55 Liberty street, New York city.

NORTHERN BUILDING, SAVINGS AND LOAN ASSOCIATION.

No. 52 Wall Street, New York City, N. Y.

[Organized under Laws of 1851. Commenced business 1890.]

ASSETS.

Loans on bond and mortgage (face value).....	\$68,600 00
Loans on other securities.....	500 00
Cash on hand and in bank.....	6,539 08
Furniture and fixtures.....	125 00
	<hr/>
	\$75,764 08
	<hr/> <hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$68,502 96
Due shareholders, earnings credited.....	3,125 11
Undivided earnings.....	4,136 01
	<hr/>
	\$75,764 08
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$6,046 12
Subscriptions on shares (installment).....	23,453 62
Money borrowed.....	2,500 00
Mortgages redeemed.....	5,250 00
Premiums received.....	1,444 75
Interest received.....	3,747 99
Fines received.....	1 98
Initiation, entrance or membership fees.....	42 00
Redemption fee.....	25 00
	<hr/>
	\$42,511 46
	<hr/> <hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$17,650 00
Loaned on other securities.....	500 00
Paid on withdrawals, dues.....	13,858 01
Paid on withdrawals, dividends.....	751 53
Salaries.....	450 00
Advertising and printing.....	191 17

Rent.....	\$50 00
Loans obtained and repaid.....	2,500 00
Interest on loans.....	21 67
Cash on hand.....	6,539 08
	<hr/>
	\$42,511 46
	<hr/>

EARNINGS ACCOUNT.

Dr.

December 31, 1894, profit and loss.....	\$3,338 77
Interest.	3,747 99
Premium.	1,444 75
Fines.	1 98
Pass-books and initiation, membership or share fee,	42 00
Redemption fee.	25 00
	<hr/>
	\$8,600 49
	<hr/>

Cr.

Dividends on stock.....	\$3,876 64
Interest on borrowed money.....	21 67
Salaries.	450 00
Advertising, etc.	191 17
Rent.....	50 00
December 31, 1895, profit and loss balance.....	4,011 01
	<hr/>
	\$8,600 49
	<hr/>

Is the plan of your association permanent, serial or terminating? Permanent.

What is the par value of stock per share (matured)? \$250.

Are your installment payments weekly or monthly; what amount per share? Monthly; \$1.

How many shares were issued during the year 1895? 274.

How many shares were withdrawn during the year? 160.

How many borrowing members have you? 33. Give total number of shares now held by them: 272.

How many non-borrowing members have you? 160. Give total number of shares now held by them: 907.

How many female shareholders? 58. How many shares now held by them? 275.

What rate of interest is paid by borrowing member? 6 per cent.

Is your admission or membership fee per share or per member? Per member. How much? \$1.

Total amount of admission fees paid by new members during year: \$42, to association.

What premium plan do you follow: installment or gross or premium interest? Installment.

State total operating expenses for the year: \$712.84.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	THERON B. DEAN	Amawalk, N. Y.
<i>Secretary</i>	JAMES C. HULL, JR.	52 Wall street.
<i>Treasurer</i>	SHERMAN EVARTS	52 Wall street.
<i>Attorney</i>	JOHN K. ERSKINE, JR.	52 Wall street.

NORTH NEW YORK CO-OPERATIVE BUILDING AND LOAN ASSOCIATION.

No. 358 Alexander Avenue, New York City, N. Y.

[Organized under Laws of 1851. Commenced business 1888.]

ASSETS.

Loans on bond and mortgage (face value)	\$128,900 00
Real estate (assigned)	2,552 87
Cash on hand and in bank	2,971 94
Furniture and fixtures	353 73
Installments due and unpaid from borrowers	2,496 68
	<hr/>
	\$137,275 22
	<hr/>

LIABILITIES.

Due shareholders, due installments paid and installments paid in advance	\$127,550 89
Due shareholders, earnings credited	4,133 15

744 REPORT ON CO-OPERATIVE SAVINGS AND LOAN ASSOCIATIONS.

Balance to be paid out on loans made.....	\$4,250 00
Undivided earnings.....	1,264 64
Deposits for appraisers.....	76 54
	<hr/>
	\$137,275 22
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$3,967 51
Subscriptions on shares (installment).....	34,911 80
Money borrowed.....	26,200 00
Mortgages redeemed.....	10,035 56
Premiums received.....	2,760 93
Interest received.....	5,133 85
Fines received.....	5 62
Initiation, entrance or membership fees.....	68 00
Deposits for appraisers' fees.....	254 76
Real estate (rents).....	116 00
Property.....	18 70
Transfers.....	4 00
	<hr/>
	\$83,476 73
	<hr/> <hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$30,300 00
Paid on withdrawals, dues and dividends.....	19,843 13
Salaries.....	694 50
Advertising and printing.....	13 50
Real estate.....	755 10
Borrowed money.....	28,200 00
Deposits for appraisers.....	240 81
Interest.....	219 83
Banking department.....	95 07
Stationery.....	89 35
Furniture and fixtures.....	50 00
Postage.....	3 50
Cash on hand.....	2,971 94
	<hr/>
	\$83,476 73
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest and premium.....	\$12,412 73
Fines	170 31
Transfer fees.....	4 00
Pass-books and initiation, membership or share fee..	68 00
Reserved December 31, 1894.....	1,007 05
Sale of real estate.....	351 79
	<hr/>
	\$14,013 88
	<hr/>

Cr.

Dividends on stock.....	\$8,072 54
Stationery	90 85
Rent	120 00
Salaries	693 00
Banking department.....	95 07
Advertising	13 50
Postage	3 50
Due from borrowers, December 31, 1894.....	1,320 32
Due from borrowers, December 31, 1895.....	2,340 46
Surplus	1,264 64
	<hr/>
	\$14,013 88
	<hr/>

Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$250.

Are your installment payments weekly or monthly; what amount per share? Weekly; 25 cents.

How many shares were issued during the year 1895? 524. How many shares were withdrawn during the year? 335.

How many borrowing members have you? 47. Give total number of shares now held by them: 515 3-5.

How many non-borrowing members have you? 300. Give total number of shares now held by them: 1,961.

How many female shareholders? 100. How many shares now held by them? 510.

What rate of interest is paid by borrowing member? 5 per cent.

Is your admission or membership fee per share or per member?
Per member. How much? \$1.

Total amount of admission fees paid by new members during
year: \$68, to association.

What premium plan do you follow: installment or gross or pre-
mium interest? Installment.

State total operating expenses for the year: \$1,015.92.

How many foreclosures did you have in 1895? Two.

Officers.	Names.	Post-office address.
<i>President</i>	ROBERT BROWN	697 East 135th street.
<i>Secretary</i>	GEO. W. CUDLIPP	2557 Third avenue.
<i>Treasurer</i>	WM. H. WRIGHT	599 East 141st street.
<i>Attorney</i>	J. HOMER HILDRETH	280 Broadway.

NOVY TABOR BUILDING AND MUTUAL LOAN CORPORATION.

No. 404 East Sixty-fourth Street, New York City, N. Y.

[Organized under Laws of 1892. Commenced business 1893.]

ASSETS.

Loans on bond and mortgage (face value)	\$1,500 00
Loans on other securities	1,125 00
Real estate	3,500 00
Cash on hand and in bank	369 58
Furniture and fixtures	25 00
Installments due and unpaid	149 00
Other assets	21 00
	<hr/>
	\$6,689 58
	<hr/> <hr/>

LIABILITIES.

Due shareholders, due installments paid	\$5,679 00
Due shareholders, installments paid in advance	4 00
Borrowed money	500 00
Undivided earnings	506 58
	<hr/>
	\$6,689 58
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$249 75
Subscriptions on shares (installment).....	1,386 00
Loans other than mortgages returned.....	336 31
Interest received.	99 81
Fines received.	12 25
Rent.	172 00
	<hr/>
	\$2,256 12
	<hr/> <hr/>

DISBURSEMENTS.

Loaned on notes.	\$911 31
Paid on withdrawals, dues.	123 00
Paid on withdrawals, dividends.	10 11
Salaries.	16 00
Borrowed money repaid.	700 00
Interest on borrowed money.	42 46
Taxes and repairs.	61 98
Banking department.	9 78
Collector's fees.	8 60
Bond, stationery, postage.	3 30
Cash on hand.	369 58
	<hr/>
	\$2,256 12
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EARNINGS ACCOUNT.

Dr.

Interest.	\$99 81
Fines.	12 25
Rent.	172 00
	<hr/>
	\$284 06
	<hr/> <hr/>

Cr.

Interest on borrowed money.	\$42 46
Expenses.	99 66
	<hr/>
	\$142 12
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$200.

Are your installment payments weekly or monthly; what amount per share? Weekly; 25 cents.

How many shares were issued during the year 1895? None.
How many shares were withdrawn during the year? 4.

How many borrowing members have you? 14. Give total number of shares now held by them: 56.

How many non-borrowing members have you? 14. Give total number of shares now held by them: 56.

How many female shareholders? None.

What rate of interest is paid by borrowing member? 6 per cent.

Is your admission or membership fee per share or per member? None.

What premium plan do you follow: installment or gross or premium interest? None.

Have you an expense fund? No.

State total operating expenses for the year: \$99.66.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	FRANK SMRKOVSKY	1131 First avenue.
<i>Secretary</i>	JOSEPH J. PUKEL	403 East 72d street.
<i>Treasurer</i>	ANTON MASIN	404 East 64th street.

PARK BUILDING AND LOAN ASSOCIATION.

New York City, N. Y.

[Organized under Laws of 1851. Commenced business 1892.]

ASSETS.

Loans on bond and mortgage (face value)	\$21,100 00
Loans on other securities	155 00
Cash on hand and in bank	773 61
Stationery	60 00
Suspense fines	129 15
	<hr/>
	\$22,217 76
	<hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$20,038 25
Due shareholders, earnings credited.....	1,916 06
Undivided earnings.	263 45
	<hr/>
	\$22,217 76
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$1,346 62
Subscriptions on shares (installment).....	9,155 50
Money borrowed.....	500 00
Mortgages redeemed.....	1,640 57
Premiums received.....	38 20
Interest received.....	1,218 15
Fines received.....	218 24
Initiation, entrance or membership fees.....	84 00
Withdrawal profits.....	81 50
Surplus in adjustment of loans.....	18 15
	<hr/>
	\$14,300 93
	<hr/> <hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$4,400 00
Loaned on other securities.....	325 00
Paid on withdrawals, dues.....	5,498 83
Paid on withdrawals, dividends.....	311 38
Salaries.....	246 87
Advertising and printing.....	5 77
Rent.....	120 00
Loans repaid.....	2,500 00
Banking department, examination.....	27 00
Postage.....	14 07
Stationery.....	54 66
Interest on loan.....	15 00
State assessment.....	2 60
Car fares.....	6 14
Cash on hand.....	773 61
	<hr/>
	\$14,300 93
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest.	\$1,218 15
Premium.	38 20
Fines.	276 39
Pass-books and initiation, membership or share fee,	84 00
Withdrawal profits.	130 27
	<hr/>
	\$1,747 01
	<hr/> <hr/>

Cr.

Dividends on stock.	\$1,132 44
Interest on borrowed money.	15 00
Expenses.	477 11
Surplus.	122 46
	<hr/>
	\$1,747 01
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$250.

Are your installment payments weekly or monthly; what amount per share? Weekly; 25 cents.

How many shares were issued during the year 1895? 264.

How many shares were withdrawn during the year? 342.

How many borrowing members have you? 16. Give total number of shares now held by them: 101.

How many non-borrowing members have you? 104. Give total number of shares now held by them: 690.

How many female shareholders? 28. How many shares now held by them? 146.

What rate of interest is paid by borrowing member? 6 per cent.

Is your admission or membership fee per share or per member? Per share. How much? 25 cents.

Total amount of admission fees paid by new members during year: \$81.25.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? No.

State total operating expenses for the year: \$492.11.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	THOMAS J. BRADY	306 West 70th street.
<i>Secretary</i>	WM. L. LOFTUS	120 Broadway.
<i>Treasurer</i>	ROBERT E. DANVERS	17 West 65th street.
<i>Attorney</i>	EDWARD E. MCCALL	120 Broadway.

PEOPLE'S CO-OPERATIVE BUILDING AND LOAN ASSOCIATION.

No. 275 West Twenty-third Street, New York City, N. Y.

[Organized under Laws of 1851. Commenced business 1888.]

ASSETS.

Loans on bond and mortgage (face value)	\$61,540 63
Loans on other securities	3,330 00
Real estate (transfer)	4,141 71
Cash on hand and in bank	1,745 97
Furniture and fixtures and stationery	300 00
Installments due and unpaid	2,224 12
Organization expenses	1,800 00
	<hr/>
	\$75,082 43
	<hr/>

LIABILITIES.

Due shareholders, due installments paid	\$55,216 89
Due shareholders, installments paid in advance	2,210 00
Due shareholders, earnings credited	14,342 59
Undivided earnings	3,312 95
	<hr/>
	\$75,082 43
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895	\$1,775 05
Subscriptions on shares (installment)	10,764 96
Mortgages redeemed	1,540 19
Other loans redeemed	981 26
Premiums received	1,704 25

752 REPORT ON CO-OPERATIVE SAVINGS AND LOAN ASSOCIATIONS.

Interest received.	\$2,066 34
Fines received.	74 77
Initiation, entrance or membership fees.	12 00
Rent, part of office.	218 50
Transfer fees.	2 00
	<hr/>
	\$19,139 32
	<hr/>

DISBURSEMENTS.

Loaned on mortgage.	\$9,000 00
Loaned on other securities.	2,720 05
Paid on withdrawals, dues.	3,625 92
Paid on withdrawals, dividends.	250 75
Salaries.	650 00
Advertising and printing.	50 00
Rent.	564 00
Sundry expenses.	323 64
Taxes, insurance, etc.	208 99
Cash on hand.	1,745 97
	<hr/>
	\$19,139 32
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EARNINGS ACCOUNT.

Dr.

Interest.	\$3,440 95
Premium.	2,377 56
Fines.	523 46
Transfer fees.	2 00
Pass-books and initiation, membership or share fee,	12 00
Retained from dividend on accounts withdrawn.	304 50
Surplus January 1, 1895.	3,047 38
	<hr/>
	\$9,707 85
	<hr/>

Cr.

Dividends on stock.	\$4,671 40
Expenses.	1,723 50
	<hr/>
	\$6,394 90
	<hr/>

Is the plan of your association permanent, serial or terminating? Permanent.

What is the par value of stock per share (matured)? \$250.

Are your installment payments weekly or monthly; what amount per share? Weekly; 25 cents.

How many shares were issued during the year 1895? 87. How many shares were withdrawn during the year? 98.

How many borrowing members have you? 31. Give total number of shares now held by them: 247.

How many non-borrowing members have you? 141. Give total number of shares now held by them: 819.

How many female shareholders? 32. How many shares now held by them? 156.

What rate of interest is paid by borrowing member? 5 per cent.

Is your admission or membership fee per share or per member? Per member. How much? 75 cents.

Total amount of admission fees paid by new members during year: \$12, to association.

What premium plan do you follow: installment or gross or premium interest? Installment.

Have you an expense fund? No.

State total operating expenses for the year: \$1,723.50.

How many foreclosures did you have in 1895? Two.

Officers.	Names.	Post-office address.
<i>President</i>	WM. H. GODWARD	206 Broadway.
<i>Secretary</i>	HARVEY S. ARMSTRONG..	512 West 36th street.
<i>Treasurer</i>	FREDERICK JEHL	729 Tremont avenue.
<i>Attorneys</i>	HARRISON & LANGDON...	5 Beekman street.

PEOPLE'S REAL ESTATE TONTINE.

No. 100 Broadway, New York City, N. Y.

[Organized under Laws of 1851. Commenced business 1884.]

ASSETS.

Real estate purchased	\$6,123 85
Cash on hand and in bank	128 50

“Treasury shares,” held as assets of the promotion fund (all donated to the association), formerly the so-called “capital stock,” now all re-acquired by the tontine, receives as “dividends” 5 per cent. of current tontine subscription.....	\$728 00
	<hr/>
	\$6,980 35
	<hr/> <hr/>

LIABILITIES.

Due shareholders, earnings credited.....	\$229 21
Undivided earnings.....	125 49
Principal of tontine year funds*.....	4,439 10
Principal of endowment funds*.....	1,028 77
Principal of promotion funds*.....	772 62
Principal of development funds*.....	306 63
Balance in maintenance and improvement funds...	3 22
Balance in expense fund.....	75 31
	<hr/>
	\$6,980 35
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$95 64
Subscriptions on shares.....	1,727 00
Interest received.....	11 35
Rents from houses (less agent's commissions).....	427 53
Price of two debenture bonds sold (held as investment).....	202 78
Donation to principal of development fund.....	206 82
Donation to principal of sundry year funds.....	2 10
Donation to principal of endowment fund.....	60
Cash paid in by members on account.....	4 54
	<hr/>
	\$2,678 36
	<hr/> <hr/>

DISBURSEMENTS.

Advertising and printing, report to members.....	\$16 00
Invested in 411 Franklin street, Washington (fee unincumbered).....	1,237 00

* NOTE.—Our only “liability” in respect to any of these funds is to apply the income of each of them to certain specified ends. The principal is not payable to anybody.

Paid for equity in 207 H street, Washington.....	\$786 00
Paid to members' income, credits held to their order,	161 22
Paid to members, commissions on new subscrip- tions.	190 68
Paid for taxes, water rents and insurance on houses,	82 28
Paid for repairs and improvements on houses.....	38 05
Paid charges of examiner for banking department,	24 00
Paid for postage, envelopes for report to members..	9 98
Paid for ledger No. 3 (new).....	3 75
Paid assessment by banking department.....	65
Paid notary fee on certificate for examiner.....	25
Cash on hand.....	128 50
	<hr/>
	\$2,678 36
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EARNINGS ACCOUNT.

Dr.

Unapportioned earnings on hand January 1, 1895...	\$122 62
Interest.....	11 35
Rents (less agents' commissions).....	427 53
Dividends on treasury shares (assets of promotion fund, donated).....	86 35
	<hr/>
	\$647 85
	<hr/> <hr/>

Cr.

Dividends on stock (tontine shares).....	\$222 18
Expenses, such as are payable out of earnings:	
Taxes, water rents and insurance on houses.....	82 28
Repairs and improvements.....	38 05
Capitalized, as addition to year funds.....	83 84
Capitalized, as addition to promotion funds.....	43 17
Capitalized, as addition to endowment funds.....	43 18
Capitalized, as addition to development funds.....	3 22
Paid into expense fund.....	3 22
Paid into maintenance and improvement funds.....	3 22
Balance unapportioned January 1, 1896.....	125 49
	<hr/>
	\$647 85
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Is the plan of your association permanent, serial or terminating? Permanent.

What is the par value of stock per share (matured)? \$1 (paid up).

Are your installment payments weekly or monthly; what amount per share? No installment less than \$1.

How many shares were issued during the year 1895? 1,727. How many shares were withdrawn during the year? 8 (lapsed by death of member).

How many borrowing members have you? None.

How many non-borrowing members have you? 730. Give total number of shares now held by them: 4,755.

How many female shareholders? 297. How many shares now held by them? 1,366.

Is your admission or membership fee per share or per member? None.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? Yes. Of what does it consist? Not to exceed 15 per cent. of current tontine share payments; one-third of the income of the development fund is also paid into expense fund. Give total amount of expense fund received during year: \$262.27. Give balance on hand of expense fund December 31, 1895: \$75.31.

State total operating expenses for the year: \$245.31.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	PAUL FULLER	New York city. '
<i>Secretary</i>	CHARLES FREDERIC ADAMS.	68 William st.
<i>Treasurer</i>	B. PICKMAN MANN	Washington, D. C.
<i>Attorney</i>	HARTLEY G. PELLETIER	New York city.

NOTE.—The above is in no sense a Building and Loan Association, and whether properly incorporated under the act of 1851—quære?

PETER COOPER SAVINGS AND LOAN SOCIETY (NOW, INVESTORS' SAVINGS AND LOAN ASSOCIATION).

No. 237 Broadway, New York City, N. Y.

[Organized under Laws of 1892. Commenced business 1895. Not in active business.]

Officers.	Names.	Post-office address.
<i>President</i>	CHARLES S. FAIRCHILD	New York city.
<i>Sec'y and Treas.</i> . .	EDMUND P. KENNEDY	New York city.
<i>Attorney</i>	CHARLES A. DESHON	New York city.

NOTE.—Since the 1st of January the above association has changed its management, officers and location, and has commenced active operations. The officers are as follows: Wm. Hepburn Russell, president; vice-president and manager Tracy Underhill; secretary, Wm. Beverly Winslow; attorneys, Russell, Robinson & Winslow; and the office is at 253 Broadway.

PRODUCE EXCHANGE BUILDING AND LOAN ASSOCIATION.

Produce Exchange Building, New York City, N. Y.

[Organized under Laws of 1851. Commenced business 1888.]

ASSETS.

Loans on bond and mortgage (face value)	\$633,450 00
Loans on other securities (book loans)	74,075 54
Loans to other building and loan associations	4,000 00
Real estate	40,415 80
Cash on hand and in bank	87,345 88
Furniture and fixtures	962 87
Installments due and unpaid	13,390 08
Sundry personal accounts	1,536 98
Insurance premium due from borrowers	1,898 09
Bills receivable	2,670 00
	<hr/>
	\$859,745 24
	<hr/> <hr/>

LIABILITIES.

Due shareholders, due installments paid	\$643,582 00
Due shareholders, installments paid in advance	6,253 00
Due shareholders, earnings credited	159,576 37
Balance to be paid out on loans made	10,489 86
Undivided earnings (reserve fund)	20,035 43
Income stock	15,300 00
Mortgages	3,500 00

758 REPORT ON CO-OPERATIVE SAVINGS AND LOAN ASSOCIATIONS.

Sundry personal accounts.....	\$962 64
Interest and premium advanced.....	45 94
Profit and loss.....	\$159,576 37
Reserve fund.....	20,035 43
	<hr/>
	\$179,611 80
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	<hr/>
	\$859,745 24
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RECEIPTS.

Cash on hand January 1, 1895.....	\$8,924 81
Subscriptions on shares (installment).....	182,152 82
Subscriptions on shares (single-payment).....	3,600 00
Mortgages redeemed.....	190,900 00
Other loans redeemed.....	42,515 76
Premiums received.....	12,015 98
Interest received.....	37,866 97
Fines received.....	1,719 22
Initiation, entrance or membership fees.....	2,145 75
Insurance premium.....	831 96
Sundry personal accounts.....	4,062 27
Transfer fees.....	68 00
Bonus.....	11 64
Insurance profits.....	122 26
Real estate.....	1,647 46
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	\$488,584 90
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DISBURSEMENTS.

Loaned on mortgage.....	\$203,570 09
Loaned on other securities (book loans).....	65,201 50
Loaned to other building and loan associations.....	4,000 00
Paid on withdrawals, dues.....	89,022 92
Paid on withdrawals, dividends.....	7,154 64
Salaries.....	7,029 53
Advertising and printing.....	2,822 56
Rent.....	900 00
Premiums rebated on loans repaid.....	5,054 77

Furniture and fixtures.....	\$81 02
Insurance premium, account of borrowers.....	1,898 14
Sundry personal accounts.....	4,268 31
Interest on dues paid in advance.....	130 76
Interest on income stock.....	745 62
Legal expenses.....	621 61
Commissions.....	333 50
Real estate.....	4,654 05
Bond and mortgage paid off.....	3,750 00
Cash on hand.....	87,345 88
	<hr/>
	\$488,584 90
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EARNINGS ACCOUNT.

Dr.

Interest.....	\$40,928 63
Premium.....	13,360 98
Fines.....	2,031 32
Transfer fees.....	68 00
Pass-books and initiation, membership or share fee,	2,145 75
Bonus.....	11 64
Forfeitures.....	2 00
From reserve fund (net).....	5,008 33
Insurance profits.....	137 63
Interest and premium due 1895.....	2,006 29
	<hr/>
	\$65,700 57
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Cr.

Dividends on stock.....	\$46,438 97
Expenses.....	2,234 65
General expense account.....	9,852 09
Withdrawal profits.....	7,174 86
	<hr/>
	\$65,700 57
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$200.

760 REPORT ON CO-OPERATIVE SAVINGS AND LOAN ASSOCIATIONS.

Are your installment payments weekly or monthly; what amount per share? Monthly; \$1.

How many shares were issued during the year 1895? 2,416. How many shares were withdrawn during the year? 3,496½.

How many borrowing members have you? 414. Give total number of shares now held by them: 6,613½.

How many non-borrowing members have you? 1,888. Give total number of shares now held by them: 9,046.

How many female shareholders? About one-third. How many shares now held by them? About one-third.

What rate of interest is paid by borrowing member? 6 per cent.

Is your admission or membership fee per share or per member? Per share. How much? \$1.

Total amount of admission fees paid by new members during year: \$2,416.

What premium plan do you follow: installment or gross or premium interest? Installment.

Have you an expense fund? No.

State total operating expenses for the year: \$11,085.59.

How many foreclosures did you have in 1895? Six.

Officers.	Names.	Post-office address.
<i>President</i>	DAVID S. JONES.	25 Whitehall street.
<i>Secretary</i>	T. A. BEALL.	9 Stone street.
<i>Treasurer</i>	L. B. HOWE.	Produce Exchange.
<i>Attorney</i>	W. L. McCORKLE.	3 Broad street.

NOTE.--The Jewelers' Building and Loan Association has been merged in the above association since January 1st.

PROVIDENT CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.

New York City, N. Y.

[Organized under Laws of 1892. Commenced business 1895.]

ASSETS.

Cash on hand and in bank.	\$77 24
Furniture and fixtures.	89 50
Installments due and unpaid.	97 00
Liability excess.	30 51
	<hr/>
	\$294 25
	<hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$294 25
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RECEIPTS.

Subscriptions on shares (installment).....	\$416 75
Initiation, entrance or membership fees.....	31 00
Pass-books	7 00
	<hr/>
	\$454 75

DISBURSEMENTS.

Paid on withdrawals, dues.....	\$122 50
Advertising and printing.....	60 00
Rent	30 00
Organization cost.....	19 25
Furniture and fixtures.....	89 50
Miscellaneous: fuel, gas, stationery, postals, etc.....	56 26
Cash on hand.....	77 24
	<hr/>
	\$454 75

EARNINGS ACCOUNT.

Dr.

Pass-books and initiation, membership or share fee..	\$38 00
Expenses in excess of earnings.....	217 01
	<hr/>
	\$255 01

Cr.

Expenses	\$255 01
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Is the plan of your association permanent, serial or terminating?
Terminating.

What is the par value of stock per share (matured)? \$100 and
\$250.

Are your installment payments weekly or monthly; what
amount per share? Semi-monthly; 50 cents.

How many shares were issued during the year 1895? 70. How many shares were withdrawn during the year? 28.

How many borrowing members have you? None.

How many non-borrowing members have you? 24. Give total number of shares now held by them: 42.

How many female shareholders? 10.

What rate of interest is paid by borrowing member? 6 per cent.

Is your admission or membership fee per share or per member? Per member. How much? \$1.

Total amount of admission fees paid by new members during year: \$31.

What premium plan do you follow: installment or gross or premium interest? Installment.

Have you an expense fund? No.

State total operating expenses for the year: \$255.01.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	EUGENE SULLIVAN.....	344 East 123d street.
<i>Secretary</i>	JAMES M. BAGLEY.....	20 East 12th street.
<i>Treasurer</i>	FREDERICK H. GORHAM..	85 Clinton place.
<i>Attorney</i>	JOHN FREEMAN BAKER..	156 Broadway.

RAILROAD BROTHERHOODS' SAVINGS AND BUILDING ASSOCIATION.

No. 187 Broadway, New York City, N. Y.

[Organized under Laws of 1851. Commenced business 1891.]

ASSETS.

Loans on bond and mortgage (face value).....	\$50,750 00
Real estate (foreclosure).....	5,409 86
Cash on hand and in bank.....	3,201 28
Furniture and fixtures.....	100 00
Interest due and unpaid.....	412 90
Premiums due and unpaid.....	288 97

\$60,163 01

LIABILITIES.

Due shareholders, due installments paid.....	\$54,702 72
Balance to be paid out on loans made.....	2,800 00
Undivided earnings.	1,814 98
Contingent fund.	845 31
	<hr/>
	\$60,163 01
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$3,032 33
Subscriptions on shares (installment).....	24,069 45
Money borrowed.	2,923 88
Mortgages redeemed.	6,696 87
Premiums received.	1,833 17
Interest received.	2,349 01
Fines received.	54 10
Rent of property.....	89 14
Forfeit deposit to purchase property.....	100 00
Rebate on treasurer's bond.....	5 00
	<hr/>
	\$41,152 95
	<hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$18,050 00
Paid on withdrawals, dues.....	15,766 39
Salaries.	458 34
Advertising and printing.....	19 00
Rent.	300 00
Postage and stationery.....	39 08
Repairs and taxes on real estate.....	133 32
Borrowed money paid.....	2,950 00
Treasurer's bond.	50 00
Banking department.	44 20
Accountant.	70 00
Branch office.	49 00
Extra services.	22 34
Cash on hand.....	3,201 28
	<hr/>
	\$41,152 95
	<hr/>

EARNINGS ACCOUNT.

Dr.

Interest.	\$2,387 84
Premium.	1,853 26
Fines.	112 22
	<hr/>
	\$4,353 32
	<hr/> <hr/>

Cr.

Dividends.	\$2,711 74
Interest on borrowed money (discount).	26 12
Expenses.	230 54
Salaries.	458 34
Rent.	300 00
Stationery, advertising and postage.	58 08
Office furniture charged off.	200 00
Contingent fund.	132 92
	<hr/>
	\$4,117 74
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Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$250.
Are your installment payments weekly or monthly; what amount per share? Monthly; \$1.

How many shares were issued during the year 1895? 573. How many shares were withdrawn during the year? 532.

How many borrowing members have you? 27. Give total number of shares now held by them: 209.

How many non-borrowing members have you? 269. Give total number of shares now held by them: 1,476.

How many female shareholders? 38. How many shares now held by them? 203.

What rate of interest is paid by borrowing member? 5 per cent.

Is your admission or membership fee per share or per member? Per member. How much? \$1; paid to member bringing in new member.

Total amount of admission fees paid by new members during year: \$91.

What premium plan do you follow: installment or gross or premium interest? Installment.

Have you an expense fund? No.

State total operating expenses for the year: \$1,073.08.

How many foreclosures did you have in 1895? One.

Officers.	Names.	Post-office address.
<i>President</i> ..	J. W. ROSENCRANCE..	1298 Herkimer st., Brooklyn.
<i>Secretary</i> ..	JAS. C. CURRIE	187 Broadway, New York.
<i>Treasurer</i> ..	J. J. McGRANE	187 Broadway, New York.
<i>Attorney</i> ...	WILLIAM LANGDON ...	Temple Court, New York.

RAILROAD CO-OPERATIVE BUILDING AND LOAN ASSOCIATION.

No. 361 Madison Avenue, New York City, N. Y.

[Organized under Laws of 1851. Commenced business 1890.]

ASSETS.

Loans on bond and mortgage (face value).....	\$256,325 00
Loans on other securities.....	7,480 00
Real estate (deed).....	2,680 00
Cash on hand and in bank.....	505 06
Installments due and unpaid.....	1,590 00
Advances account life insurance.....	172 14
Suspense account.....	14 00
Rent.....	18 00
Accrued premiums.....	305 03
Accrued interest.....	796 09
Accrued fines.....	111 85
Contingent fund.....	20 00
	<hr/>
	\$270,017 17
	<hr/> <hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$216,402 88
Due shareholders, installments paid in advance.....	418 00
Due shareholders, earnings credited.....	30,036 45
Balance to be paid out on loans made.....	22,600 00

766 REPORT ON CO-OPERATIVE SAVINGS AND LOAN ASSOCIATIONS.

Undivided earnings.....	\$7 84
Security, account loans.....	252 00
Paid-up shares.....	300 00
Unpaid withdrawals filed.....	\$34 88

\$270,017 17

RECEIPTS.

Cash on hand January 1, 1895.....	\$17,808 58
Subscriptions on shares (installment).....	90,266 00
Mortgages redeemed.....	34,939 94
Other loans redeemed.....	4,100 00
Premiums received.....	4,769 61
Interest received.....	9,460 47
Fines received.....	275 53
Initiation, entrance or membership fees.....	198 00
Insurance premiums.....	262 63
Security, account loans.....	1,097 10
Transfer fees.....	17 00
Rents.....	105 39
Legal expenses.....	4 65

\$163,304 90

DISBURSEMENTS.

Loaned on mortgage.....	\$123,035 96
Loaned on other securities.....	6,350 00
Paid on withdrawals, dues.....	28,221 00
Paid on withdrawals, dividends.....	2,265 33
Salaries.....	890 00
Advertising and printing.....	124 38
Rent.....	28 30
Life insurance repaid.....	220 57
Security, account loans refunded.....	1,071 10
Forfeited membership.....	128 60
Office expenses.....	153 53
Contingent fund.....	20 00
Legal expenses.....	29 19

NEW YORK COUNTY.

767

Fines remitted.....	\$1 66
Premium on officers' bonds.....	55 00
State tax.....	25 22
Interest paid.....	15 00
Dues refunded.....	165 00
Cash on hand.....	505 06

\$163,304 90

EARNINGS ACCOUNT.

Dr.

Interest.....	\$9,616 15
Premium.....	4,899 62
Fines.....	347 00
Transfer fees.....	16 00
Pass-books and initiation, membership or share fee..	198 00
Forfeited dividends.....	31 20
Rents.....	95 09

\$15,203 06

Cr.

Dividends on stock.....	\$14,193 03
Expenses.....	1,292 67

\$15,485 70

Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$250.

Are your installment payments weekly or monthly; what amount per share? Monthly; \$1.

How many shares were issued during the year 1895? 2,433.

How many shares were withdrawn during the year? 1,667.

How many borrowing members have you? 72. Give total number of shares now held by them: 1,055.

How many non-borrowing members have you? 649. Give total number of shares now held by them: 6,602.

How many female shareholders? 136. How many shares now held by them? 1,159.

What rate of interest is paid by borrowing member? 5 per cent.

Is your admission or membership fee per share or per member? Per member. How much? \$1.

Total amount of admission fees paid by new members during year: \$198, to association.

What premium plan do you follow: installment or gross or premium interest? Installment.

Have you an expense fund? No.

State total operating expenses for the year: \$1,292.67.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	WALTER B. POLLOCK	Hotel Endicott.
<i>Secretary</i>	CHARLES H. CHAMBERS	White Plains, N. Y.
<i>Treasurer</i>	ALONZO H. JOSEPH	388 Park avenue.
<i>Attorney</i>	EDWARD G. WHITAKER	29 Broadway.

REPUBLIC SAVINGS AND LOAN ASSOCIATION.

No. 207 Broadway, New York City, N. Y.

[Organized under Laws of 1851. Commenced business 1890.]

ASSETS.

Loans on bond and mortgage (face value)	\$142,150 00
Loans on other securities	6,790 75
Real estate (foreclosure)	500 00
Cash on hand and in bank	4,075 48
Furniture and fixtures	750 00
Interest and premium accrued	2,400 99
Fines accrued	477 41
Accounts	780 67
	<hr/>
	\$157,925 30
	<hr/>

LIABILITIES.

Due shareholders, due installments paid	\$125,312 04
Due shareholders, installments paid in advance	10,000 00
Due shareholders, earnings credited	4,634 47

Balance to be paid out on loans made.....	\$8,000 00
Undivided earnings.....	9,256 62
Accounts.....	722 17
	<hr/>
	\$157,925 30
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$3,344 60
Subscriptions on shares (installment).....	94,538 40
Subscriptions on shares (single-payment).....	25,130 00
Mortgages redeemed.....	8,800 00
Other loans redeemed.....	540 00
Premiums received.....	4,723 49
Interest received.....	5,200 00
Fines received.....	436 02
Withdrawal fees.....	31 50
Banks.....	2,637 68
Dividends, \$9.51; insurance, \$5.40.....	14 91
Sale of "banks".....	129 25
Accounts.....	2,187 10
	<hr/>
	\$147,712 95
	<hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$87,324 21
Loaned on other securities.....	6,549 75
Paid on withdrawals, dues.....	18,136 55
Paid on withdrawals, dividends.....	431 46
Salaries.....	4,100 75
Advertising and printing.....	1,297 17
Rent.....	2,500 00
Agents' commissions, \$8,095.75; dividends, \$1,826.31,	9,922 06
Accounts, \$8,875.90; insurance, \$10; discounts, \$5.24,	8,891 14
Attorney fees, \$935.91; petty cash, \$300.....	1,235 91
Collection expense, \$1,231.26; furniture and fixtures,	
\$107.....	1,338 26
Officers' traveling expenses, \$109.50; sundries,	
\$641.67.....	751 17

Directors, \$607.70; banks, \$285.....	\$892 70
Banking department.....	266 34
Cash on hand.....	4,075 48
	<hr/>
	\$147,712 95
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest.....	\$5,200 00
Premium.....	4,723 49
Fines.....	436 02
Withdrawal fees.....	31 50
Dividends.....	9 51
Insurance.....	5 40
Reapportionment.....	1,108 47
	<hr/>
	\$11,514 39
	<hr/> <hr/>

Cr.

Dividends on stock.....	\$1,826 31
Dividends on withdrawals.....	431 46
Surplus not credited.....	9,256 62
	<hr/>
	\$11,514 39
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating? Permanent.

What is the par value of stock per share (matured)? \$100.

Are your installment payments weekly or monthly; what amount per share? Monthly; 25 cents, 50 cents, 60 cents, \$1.

How many shares were issued during the year 1895? 24,481.
How many shares were withdrawn during the year? 9,712.

How many borrowing members have you? 139. Give total number of shares now held by them: 1,845.

How many non-borrowing members have you? 4,428. Give total number of shares now held by them: 33,121.

How many female shareholders? Can't tell; about 900. How many shares now held by them? Can't tell.

What rate of interest is paid by borrowing member? 6 per cent.

Is your admission or membership fee per share or per member?

None.

What premium plan do you follow: installment or gross or premium interest? Installment.

Have you an expense fund? No.

State total operating expenses for the year: \$19,928.05.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i> ..	ALEXANDER A. FORMAN..	St. Mark's ave., Brooklyn.
<i>Secretary</i> ..	FRANKLIN O. CASE.....	17 Caton ave., Brooklyn.
<i>Treasurer</i> ..	E. W. SCARBOROUGH....	28 Beekman st., N. Y. city.
<i>Attorney</i> ...	G. J. KILGEN.....	120 Broadway, N. Y. city.

RETAIL MERCHANTS' CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.

No. 170 East Sixtieth Street, New York City, N. Y.

[Organized under Laws of 1892. Commenced business 1895.]

ASSETS.

Cash on hand and in bank.....	\$569 00
Installments due and unpaid.....	206 00
Withdrawal fees.....	1 00
	<hr/>
	\$776 00
	<hr/> <hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$627 00
Loss and gain.....	149 00
	<hr/>
	\$776 00
	<hr/> <hr/>

RECEIPTS.

Subscriptions on shares (installment).....	\$627 00
Initiation, entrance or membership fees.....	38 00
Withdrawal fees.....	1 00
	<hr/>
	\$666 00
	<hr/> <hr/>

DISBURSEMENTS.

Rent	\$8 75
Pass-books and printing	86 25
Postage	2 00
Cash on hand	569 00
	<hr/>
	\$666 00
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Pass-books and initiation, membership or share fee. .	\$38 00
Withdrawal fees	1 00
	<hr/>
	\$39 00
	<hr/> <hr/>

Cr.

Expenses	\$97 00
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating?
Terminating.

What is the par value of stock per share (matured)? \$250.

Are your installment payments weekly or monthly; what amount per share? Monthly; \$1.

How many shares were issued during the year 1895? 119. How many shares were withdrawn during the year? None.

How many borrowing members have you? None.

How many non-borrowing members have you? 38. Give total number of shares now held by them: 119.

How many female shareholders? 10. How many shares now held by them? 26.

What rate of interest is paid by borrowing member? 6 per cent.

Is your admission or membership fee per share or per member? Per share. How much? 25 cents.

Total amount of admission fees paid by new members during year: \$29.75.

What premium plan do you follow: installment or gross or premium interest? Installment.

Have you an expense fund? Yes. Of what does it consist? From June 1 to December 1 it consisted of 15 per cent. of the

monthly dues, including pass-books sold; from December 1 only 10 per cent. Give total amount of expense fund received during year: \$129.30. Give balance on hand of expense fund December 31, 1895: \$32.30.

State total operating expenses for the year: \$97.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	A. VOS.	55 West 105th street.
<i>Secretary</i>	A. L. BLUM.	354 East 53d street.
<i>Treasurer</i>	ALEX. STERN.	1044 Third avenue.

RIVERSIDE BUILDING AND LOAN ASSOCIATION.

No. 173 West Ninety-ninth Street, New York City, N. Y.

[Organized under Laws of 1892. Commenced business 1893.]

ASSETS.

Loans on bond and mortgage (face value)	\$1,750 00
Loans on other securities	490 00
Cash on hand and in bank	190 01
Installments due and unpaid	212 00
Organization expenses	119 90
	<hr/>
	\$2,761 91
	<hr/> <hr/>

LIABILITIES.

Due shareholders, due installments paid	\$2,310 36
Due shareholders, earnings credited	19 20
Borrowed money	300 00
Undivided earnings	19 60
Surplus	112 75
	<hr/>
	\$2,761 91
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895	\$191 34
Subscriptions on shares (installment)	1,704 69
Money borrowed	550 00
Premiums received	13 26

Interest received.	\$74 17
Fines received.	19 87
Initiation, entrance or membership fees.	34 00
	<hr/>
	\$2,587 33
	<hr/>

DISBURSEMENTS.

Loaned on mortgage.	\$750 00
Loaned on other securities.	551 35
Paid on withdrawals, dues.	468 85
Advertising and printing.	23 86
Rent.	32 00
Paid loan Garfield bank.	550 00
Paid interest on loans.	9 30
Paid legal expenses.	11 96
Cash on hand.	190 01
	<hr/>
	\$2,587 33
	<hr/>

EARNINGS ACCOUNT.

Dr.

Interest.	\$74 17
Premium.	13 26
Fines.	19 87
Pass-books and initiation, membership or share fee. .	34 00
	<hr/>
	\$141 30
	<hr/>

Cr.

Dividends on stock.	\$38 80
Interest on borrowed money.	9 30
Expenses.	67 82
Applied upon organization expenses.	25 38
	<hr/>
	\$141 30
	<hr/>

Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$250.

Are your installment payments weekly or monthly; what amount per share? Monthly; \$1.

How many shares were issued during the year 1895? 119. How many shares were withdrawn during the year? 64.

How many borrowing members have you? 3. Give total number of shares now held by them: 8.

How many non-borrowing members have you? 32. Give total number of shares now held by them: 157.

How many female shareholders? 1. How many shares now held by them? 2.

What rate of interest is paid by borrowing member? 5 per cent.

Is your admission or membership fee per share or per member? Per member. How much? \$1.

Total amount of admission fees paid by new members during year: \$30, to association.

What premium plan do you follow: installment or gross or premium interest? Installment.

Have you an expense fund? No.

State total operating expenses for the year: \$77.12.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	J. W. HATCH.....	108 West 103d street.
<i>Secretary</i>	JAMES NOBLE.....	126 West 100th street.
<i>Treasurer</i>	W. M. DODGE.....	890 W. Boulevard.
<i>Attorney</i>	WM. LANGDON.....	5 Beekman street.

SAFETY CO-OPERATIVE BUILDING, LOAN AND SAVINGS ASSOCIATION.

No. 114 West Fourteenth Street, New York City, N. Y.

[Organized under Laws of 1851. Commenced business 1888.]

ASSETS.

Loans on bond and mortgage (face value).....	\$148,650 00
Loans on other securities.....	7,549 75
Real estate (foreclosure).....	10,000 00
Cash on hand and in bank.....	6,532 37
Furniture and fixtures.....	17 00
Due from members for insurance.....	39 00

Interest in arrears.....	\$79 16
Premiums in arrears.....	34 26
Fines in arrears.....	13 46
	<hr/>
	\$172,915 00
	<hr/> <hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$136,802 64
Due shareholders, earnings credited.....	32,702 40
Balance to be paid out on loans made.....	1,300 00
Undivided earnings.....	2,086 72
Overpayment by members.....	23 24
	<hr/>
	\$172,915 00
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$13,634 35
Subscriptions on shares (installment).....	32,339 75
Mortgages redeemed.....	50,000 00
Other loans redeemed.....	4,980 00
Premiums received.....	3,009 94
Interest received.....	6,417 69
Fines received.....	234 08
Initiation, entrance or membership fees.....	42 00
Accrued interest, premium and fines.....	1,212 13
Pass-books.....	11 05
Transfers.....	6 00
Rebate on repairs.....	5 90
Rebate on school taxes.....	16 14
Forfeits by members.....	10 00
Overpayment by members.....	88 22
Insurance paid by members.....	97 05
Rent for real estate.....	116 00
Sundries.....	2 67
Foreclosure.....	10 16
	<hr/>
	\$112,233 13
	<hr/> <hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$64,500 00
Loaned on other securities.....	6,410 00
Paid on withdrawals, dues.....	27,241 04
Paid on withdrawals, dividends.....	2,638 16
Salaries.....	825 04
Rent.....	144 00
Printing.....	115 20
Car fares and postage.....	42 71
Advertising.....	12 25
Banking department, examination and tax.....	65 58
Legal expenses.....	85 00
Clerical expense.....	10 00
Treasurer's bond.....	50 00
Building association league.....	6 00
Rebate of interest and premiums to members.....	5 17
Insurance advanced to members.....	99 45
Overpayment by members.....	64 98
Taxes and repairs on real estate.....	484 30
Foreclosure expenses.....	138 38
Real estate at foreclosure.....	2,750 00
Insurance.....	13 50
Cash on hand.....	6,532 37
	<hr/>
	\$112,233 13
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest.....	\$6,417 69
Premium.....	3,009 94
Fines.....	234 08
Transfer fees.....	6 00
Pass-books, \$11.05, and initiation, membership or share fee, \$42.....	53 05
Forfeits.....	10 00
Rent from real estate.....	116 00
Sundries.....	24 71
	<hr/>
	\$9,871 47
	<hr/> <hr/>

Cr.

Dividends on stock redeemed.....	\$2,638 16
Rent.....	144 00
Salaries.....	825 04
Printing.....	115 20
Postage and car fares.....	42 71
Advertising.....	12 25
Banking department.....	65 58
Legal expenses.....	85 00
Taxes and repairs on real estate.....	497 80
Treasurer's bond.....	50 00
Foreclosure.....	128 22
Loss on insurance paid for members.....	6 00
Depreciation on real estate.....	550 00
Depreciation on fixtures.....	4 00
Accrued interest, etc., not collected.....	132 86
Sundries.....	21 17
Surplus.....	4,553 48
	<hr/>
	\$9,871 47
	<hr/>

Is the plan of your association permanent, serial or terminating? Serial.

What is the par value of stock per share (matured)? \$250.

Are your installment payments weekly or monthly; what amount per share? Weekly; 25 cents.

How many shares were issued during the year 1895? 460. How many shares were withdrawn during the year? 613.

How many borrowing members have you? 69. Give total number of shares now held by them: 780.

How many non-borrowing members have you? 220. Give total number of shares now held by them: 1,651.

How many female shareholders? 97. How many shares now held by them? 708.

What rate of interest is paid by borrowing member? 5 per cent.

Is your admission or membership fee per share or per member? Per member. How much? \$1.

Total amount of admission fees paid by new members during year: \$42.

What premium plan do you follow: installment or gross or premium interest? Installment.

Have you an expense fund? No.

State total operating expenses for the year: \$2,679.83.

How many foreclosures did you have in 1895? One.

Officers.	Names.	Post-office address.
<i>President</i>	WALTER STABLER	672 Columbus avenue.
<i>Secretary</i>	THOS. P. RYAN	160 Fifth avenue.
<i>Treasurer</i>	PETER J. FARLEY	873 Broadway.
<i>Attorney</i>	H. H. FROST, Jr.	18 Wall street.

SCANDINAVIAN BUILDING AND MUTUAL LOAN ASSOCIATION.

[Organized under Laws of 1851. Commenced business 1888.]

[Organized under Laws of 1851. Commenced business 1888.]

ASSETS.

Loans on bond and mortgage (face value)	\$135,000 00
Loans on other securities	8,558 75
Real estate (deed)	8,129 35
Cash on hand and in bank	10,191 56
Furniture and fixtures	75 00
Installments due and unpaid	6,405 49
	<hr/>
	\$168,360 15
	<hr/>

LIABILITIES.

Due shareholders, due installments paid	\$128,376 00
Due shareholders, installments paid in advance	1,299 00
Due shareholders, earnings credited	36,593 13
Balance to be paid out on loans made	1,900 00
Undivided earnings	159 16
Suspense account	32 86
	<hr/>
	\$168,360 15
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$6,217 24
Subscriptions on shares (installment).....	31,319 55
Mortgages redeemed.....	18,917 51
Other loans redeemed.....	5,486 90
Premiums received.....	1,782 00
Interest received.....	7,816 98
Fines received.....	265 65
Initiation, entrance or membership fees.....	266 00
Certificates.....	2 20
Insurance premium returned.....	6 00
Rentals.....	271 31
	<hr/>
	\$72,351 34
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DISBURSEMENTS.

Loaned on mortgage.....	\$30,235 00
Loaned on other securities.....	5,165 00
Paid on withdrawals, dues.....	20,033 10
Paid on withdrawals, dividends.....	5,155 55
Salaries	754 00
Advertising and printing.....	61 60
Rent.....	50 00
Insurance, taxes, repairs.....	395 13
Legal services.....	158 92
Treasurer's bond.....	50 00
Banking department.....	59 63
Miscellaneous	41 85
Cash on hand.....	10,191 56
	<hr/>
	\$72,351 34
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EARNINGS ACCOUNT.

Dr.

Interest.....	\$8,390 84
Premium	1,782 00
Fines	265 65
Pass-books and initiation, membership or share fee..	268 50

Profit on withdrawals.....	\$653 80
Rentals.....	199 20
Certificates.....	2 20
	<hr/>
	\$11,562 19
	<hr/>

Cr.

Dividends on stock.....	\$9,831 90
Expenses.....	1,571 13
Undivided earnings.....	159 16
	<hr/>
	\$11,562 19
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Is the plan of your association permanent, serial or terminating?
Serial.

What is the par value of stock per share (matured)? \$200.

Are your installment payments weekly or monthly; what amount per share? Monthly; \$1.

How many shares were issued during the year 1895? 500. How many shares were withdrawn during the year? 520.

How many borrowing members have you? 65. Give total number of shares now held by them: 675.

How many non-borrowing members have you? 268. Give total number of shares now held by them: 1,997.

How many female shareholders? 66. How many shares now held by them? 486.

What rate of interest is paid by borrowing member? 6 per cent.

Is your admission or membership fee per share or per member? Per share. How much? 50 cents.

Total amount of admission fees paid by new members during year: \$266, to association.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? No.

State total operating expenses for the year: \$1,571.13.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	JOHN F. JOHNSON...	114 East 124th street.
<i>Secretary</i>	CHAS. G. EDLING....	1086 Pacific st., Brooklyn.
<i>Treasurer</i>	OLOF LIND.....	417 East 119th street.
<i>Attorney</i>	GEO. B. DUNN.....	132 Nassau street.

SECURITY BUILDING LOAN MORTGAGE COMPANY.

No. 8 Union Square, New York City, N. Y.

[Organized under Laws of 1851. Commenced business 1891.]

ASSETS.

Loans on bond and mortgage (face value).....	\$15,400 00
Loans on other securities.....	170 00
Real estate.....	2,100 00
Cash on hand and in bank.....	488 84
Furniture, fixtures and plant.....	250 00
Installments due and unpaid.....	919 75
Fines accrued.....	95 20
	<hr/>
	\$19,423 79
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LIABILITIES.

Due shareholders, due installments paid.....	\$1,897 50
Due shareholders, installments paid in advance and earnings credited.	7,920 00
Borrowed money.	500 00
Undivided earnings.	1,106 29
Mortgages assumed.	8,000 00
	<hr/>
	\$19,423 79
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$1,101 83
Subscriptions on shares.....	5,289 00
Money borrowed.	500 00
Mortgages redeemed.....	1,500 00
Other loans redeemed.....	100 00
Premiums received.....	613 25
Interest received.....	430 50
Fines received.	34 60
Certificate, appraisal and other fees.....	342 50
Loans assumed.....	8,000 00
	<hr/>
	\$17,911 68
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DISBURSEMENTS.

Loaned on mortgage.....	\$10,100 00
Loaned on other securities.....	120 00
Paid on withdrawals, dues and dividends.....	2,967 42
Salaries, officers and clerks.....	800 00
Printing.....	20 50
Rent.	75 00
Postage.	88 25
Advertising and sundries.....	367 83
Interest and dividends.....	1,083 15
Legal expenses.	78 00
Agents' commissions.	222 69
Real estate acquired.....	1,500 00
Cash on hand.....	488 84
	<hr/>
	\$17,911 68
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest.....	\$430 50
Premium.....	613 25
Fines.	34 60
Transfer, registry and other fees.....	342 50
Annual share fees.....	915 75
Appraisal fees.	50 00
Sundries.	292 50
	<hr/>
	\$2,679 10
	<hr/> <hr/>

Cr.

Dividends on stock.....	\$620 00
Interest on loans assumed.....	463 15
Expenses.	1,631 77
	<hr/>
	\$2,714 92
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Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$100.

Are your installment payments weekly or monthly; what amount per share? Monthly; 50 cents.

How many shares were issued during the year 1895? 531.
How many shares were withdrawn during the year? 384½.

How many borrowing members have you? 12. Give total number of shares now held by them: 184.

How many non-borrowing members have you? 35. Give total number of shares now held by them: 656.

How many female shareholders? 17. How many shares now held by them? 237.

What rate of interest is paid by borrowing member? 6 per cent. and premium.

Is your admission or membership fee per share or per member? None.

What premium plan do you follow: installment or gross or premium interest? Premium interest.

Have you an expense fund? Yes. Of what does it consist? All general class receipts and percentum of other receipts and all fees. Give total amount of expense fund received during year: \$3,858.25. Give balance on hand of expense fund December 31, 1895? Nothing.

State total operating expenses for the year? \$1,574.27.

How many foreclosures did you have in 1895? One.

Officers.	Names.	Post-office address.
<i>President</i>	D. F. PENNINGTON.	Baltimore, Md.
<i>Secretary</i>	C. J. FRANTZEN	New York city.
<i>Treasurer</i>	M. J. DEERY	New York city.
<i>Attorney</i>	J. C. DE LA MARE	New York city.

SERIAL BUILDING LOAN AND SAVINGS INSTITUTION.

No. 195 Broadway, New York City, N. Y.

[Organized under Laws of 1851. Commenced business 1885.]

ASSETS.

Loans on bond and mortgage (face value)	\$334,437 94
Loans on other securities	7,750 00
Real estate (foreclosure)	35,629 54
Cash on hand and in bank	104 82
Furniture and fixtures	356 03

Installments due and unpaid.....	\$10,675 00
Fines due	677 95
Interest due.....	4,187 34
Premiums due.....	1,314 35
Appraisal expenses due.....	69 49
Insurance due.....	449 09
Taxes due.....	1,965 58
Legal expenses due.....	101 54
Real estate sold, balance.....	1,482 59
	<hr/>
	\$399,201 26
	<hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$265,545 00
Due shareholders, installments paid in advance.....	250 00
Due shareholders, earnings credited.....	80,480 01
Borrowed money.....	16,319 38
Balance to be paid out on loans made.....	13,209 46
Undivided earnings.....	10,011 55
Matured shares.....	12,806 76
Interest	420 50
Interest and premium paid in advance.....	104 00
Deposit, legal expenses.....	41 00
Suspended accounts.....	13 60
	<hr/>
	\$399,201 26
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$26,444 30
Subscriptions on shares (installment).....	66,779 00
Money borrowed.....	30,123 18
Mortgages redeemed.....	85,989 27
Other loans redeemed.....	15,960 00
Premiums received.....	8,410 98
Interest received.....	17,324 79
Fines received.....	475 17
Initiation, entrance or membership fees.....	457 50
Rent	1,122 44

786 REPORT ON CO-OPERATIVE SAVINGS AND LOAN ASSOCIATIONS.

Profit and loss.....	\$1 82
Transfer fees.....	10 35
Appraisal expense refunded.....	236 01
Insurance refunded.....	115 95
Taxes refunded.....	400 68
Legal expenses refunded.....	81 03
Bad check refunded.....	133 56
Suspense account.....	3,609 33
Real estate.....	8,635 13
Trustee account.....	161 67
	<hr/>
	\$266,472 16
	<hr/> <hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$96,800 81
Loaned on other securities.....	6,800 00
Paid on withdrawals, dues.....	74,345 00
Paid on withdrawals, dividends.....	37,704 70
Salaries.....	1,800 00
Advertising and printing.....	180 85
Miscellaneous expenses.....	401 95
Banking department.....	95 52
Matured shares.....	10,403 64
Borrowed money repaid.....	16,453 80
Interest.....	1,998 97
Real estate, cost.....	11,750 61
Real estate, income account.....	727 95
Suspense account.....	3,609 33
Trustee account.....	754 42
Furniture.....	2 00
Appraisals, members' account.....	249 38
Taxes, members' account.....	1,617 14
Insurance, members' account.....	355 14
Legal expenses, members' account.....	182 57
Bad check, members' account.....	133 56
Cash on hand.....	104 82
	<hr/>
	\$266,472 16
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EARNINGS ACCOUNT.

Dr.

Interest	\$18,704 39
Premium	9,321 74
Fines	445 00
Transfer fees.....	10 35
Pass-books and initiation, membership or share fee..	457 50
Rent	662 12
Withdrawals	962 61
	<hr/>
	\$30,563 71
	<hr/>

Cr.

Dividends on stock.....	\$24,155 09
Interest on borrowed money.....	1,998 97
Expenses	2,478 32
Income on real estate.....	125 99
Carried to surplus.....	1,805 34
	<hr/>
	\$30,563 71
	<hr/>

Is the plan of your association permanent, serial or terminating?
Serial.

What is the par value of stock per share (matured)? \$200.

Are your installment payments weekly or monthly; what amount per share? Monthly; \$1.

How many shares were issued during the year 1895? 1,841.
How many shares were withdrawn or matured during the year? 1,165.

How many borrowing members have you? 218. Give total number of shares now held by them: 1,706.

How many non-borrowing members have you? 743. Give total number of shares now held by them: 4,244.

How many female shareholders? 336. How many shares now held by them? 1,841.

What rate of interest is paid by borrowing member? 6 per cent.

Is your admission or membership fee per share or per member? Per share. How much? 25 cents.

Total amount of admission fees paid by new members during year: \$378.25, to association.

What premium plan do you follow: installment or gross or premium interest? Installment.

Have you an expense fund? No.

State total operating expenses for the year: \$2,478.32.

How many foreclosures did you have in 1895? Four.

Officers.	Names.	Post-office address.
<i>President</i>	DAVID B. MITCHELL.....	195 Broadway.
<i>Secretary</i>	EDWIN F. HOWELL.....	195 Broadway.
<i>Treasurer</i>	THOMAS M. BRENNAN....	195 Broadway.
<i>Attorneys</i>	{ JOHN B. SABINE.....	181 Broadway.
	{ AUGUSTUS A. RICH.....	West Hoboken, N. J.

SHERMAN PARK BAU-VEREIN, No. 1.

No. 1591 Second Avenue, New York City, N. Y.

[Organized under Laws of 1851. Commenced business 1892.]

ASSETS.

Loans on bond and mortgage (face value).....	\$16,700 00
Cash on hand and in bank.....	583 89
	<hr/>
	\$17,283 89
	<hr/> <hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$6,917 49
Due shareholders, installments paid in advance....	800 00
Due shareholders, earnings credited.....	633 33
Borrowed money.....	8,400 00
Undivided earnings.....	533 07
	<hr/>
	\$17,283 89
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$479 71
Subscriptions on shares (installment).....	2,312 30
Money borrowed.....	5,500 00
Premiums received.....	750 00
Interest received.....	752 00
Initiation, entrance or membership fees.....	14 00

Transfer fees.	\$4 00
Twenty-five per cent. on loans.	650 00
Check not passed bank.	7 90
	<hr/>
	\$10,469 91
	<hr/>

DISBURSEMENTS.

Loaned on mortgage.	\$7,666 72
Paid on withdrawals, dues.	729 00
Paid on withdrawals, dividends.	64 62
Salaries.	25 00
Stationery and fares.	33 10
Banking department.	29 03
Law fees.	163 30
Interest on borrowed money.	400 25
Premiums borrowed.	750 00
Bond for treasurer.	25 00
Cash on hand.	583 89
	<hr/>
	\$10,469 91
	<hr/>

EARNINGS ACCOUNT.

Dr.

Interest.	\$752 00
Premium.	384 40
Transfer fees.	4 00
Pass-books and initiation, membership or share fee,	14 00
Lapses.	4 00
	<hr/>
	\$1,158 40
	<hr/>

Cr.

Dividends on stock.	\$434 72
Interest on borrowed money.	400 25
Expenses.	275 43
Interest on full-paid shares.	48 00
	<hr/>
	\$1,158 40
	<hr/>

Is the plan of your association permanent, serial or terminating? Serial.

What is the par value of stock per share (matured)? \$200.

Are your installment payments weekly or monthly; what amount per share? Monthly; \$1.

How many shares were issued during the year 1895? 65. How many shares were withdrawn during the year? 43.

How many borrowing members have you? 9. Give total number of shares now held by them: 81.

How many non-borrowing members have you? 49. Give total number of shares now held by them: 134.

How many female shareholders? 6. How many shares now held by them? 26.

What rate of interest is paid by borrowing member? 6 per cent.

Is your admission or membership fee per share or per member? Per member. How much? \$1.

Total amount of admission fees paid by new members during year: \$14.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? No.

State total operating expenses for the year: \$275.43.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	GEORGE BELLGARDT.....	Sherman Park.
<i>Secretary</i>	CHARLES F. HARDER.....	Sherman Park.
<i>Treasurer</i>	HENRY WEIS.....	Sherman Park.
<i>Attorney</i>	EDWIN KALISH.....	167 Broadway.

STAR CO-OPERATIVE BUILDING AND LOAN ASSOCIATION.

No. 257 Broadway, New York City, N. Y.

[Organized under Laws of 1851. Commenced business 1888.]

ASSETS.

Loans on bond and mortgage (face value).....	\$114,000 00
Loans on bond and mortgage (flat).....	2,450 00
Real estate (purchase and foreclosure).....	4,928 54
Cash on hand and in bank.....	7,555 17

Furniture and fixtures.....	\$300 00
Installments due and unpaid.....	2,815 00
Fire insurance paid by association.....	174 15
	<hr/>
	\$132,222 86
	<hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$101,052 61
Due shareholders, installments paid in advance.....	711 25
Borrowed money.....	4,000 00
Balance to be paid out on loans made.....	425 00
Undivided earnings.....	22,251 22
Deposits to secure appraisal fees	27 85
Due shareholders, interest paid in advance.....	90 70
Due shareholders, premium paid in advance.....	54 23
Repayments flat mortgage.....	675 00
On contract sale of real estate.....	120 00
Installments due and unpaid.....	2,815 00
	<hr/>
	\$132,222 86
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$908 41
Subscriptions on shares (installment).....	25,646 65
Money borrowed.....	13,030 84
Mortgages redeemed.....	22,500 00
Other loans redeemed.....	540 00
Premiums received.	4,074 06
Interest received.	5,943 03
Fines received.....	216 78
Initiation, entrance or membership fees.....	33 50
Sundry contracts.	120 00
Deposits to secure appraisers' fees.....	65 73
Insurance repaid.....	211 05
Bank interest.	60 82
Office rent.	190 00
Credit expense account.....	6 00
Real estate account.....	3,408 32
	<hr/>
	\$76,955 19
	<hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$7,500 00
Paid on withdrawals, dues.....	38,362 55
Paid on withdrawals, dividends.....	3,524 35
Salaries.	639 11
Rent.	483 33
Deposits to secure appraiser's fees.....	164 93
Insurance paid by association.....	277 80
Legal and foreclosure expenses.....	382 83
Profit and loss.....	1,293 60
Borrowed money.	12,279 02
Real estate account.....	4,064 44
General expenses.	428 06
Cash on hand.	7,555 17
	<hr/>
	\$76,955 19
	<hr/>

EARNINGS ACCOUNT.

Dr.

Interest.....	\$5,943 03
Premium.....	4,074 06
Fines.	216 78
Pass-books and initiation, membership or share fee..	33 50
Bank interest.	60 82
Credit to expense account.....	6 00
	<hr/>
	\$10,334 19
	<hr/>

Cr.

Dividends on stock.....	\$3,524 35
Interest on borrowed money.....	279 02
Expenses.	1,743 33
Profit and loss.....	1,293 60
	<hr/>
	\$6,840 30
	<hr/>

Is the plan of your association permanent, serial or terminating?
Serial.

What is the par value of stock per share (matured)? \$250.

Are your installment payments weekly or monthly; what amount per share? Weekly; 25 cents.

How many shares were issued during the year 1895? 219. How many shares were withdrawn during the year? 839.

How many borrowing members have you? 54. Give total number of shares now held by them: 458.

How many non-borrowing members have you? 220. Give total number of shares now held by them: 1,556.

How many female shareholders? 91. How many shares now held by them? 473.

What rate of interest is paid by borrowing member? 5 per cent.

Is your admission or membership fee per share or per member? Per member. How much? \$1.

Total amount of admission fees paid by new members during year: \$30.

What premium plan do you follow: installment or gross or premium interest? Installment.

Have you an expense fund? No.

State total operating expenses for the year: \$2,022.35.

How many foreclosures did you have in 1895? Four.

Officers.	Names.	Post-office address.
<i>President</i> ..	FRANCIS N. PENN....	744 Lexington ave., Brooklyn.
<i>Secretary</i> ..	FRANK G. WHYTAL...	251 Broadway.
<i>Treasurer</i> ..	CHRISTIAN PETERSEN..	247 Broadway.
<i>Attorney</i> ...	JAMES M. TULLY.....	247 Broadway.

SUN AND EVENING SUN BUILDING, MUTUAL LOAN AND ACCUMULATING FUND ASSOCIATION.

Nos. 35 and 37 Frankfort Street, New York City, N. Y.

[Organized under Laws of 1851. Commenced business 1888.]

ASSETS.

Loans on bond and mortgage (face value).....	\$375,443	41
Real estate.....	9,872	00
Cash on hand and in bank.....	2,046	12
Furniture and fixtures.....	600	00
Installments due and unpaid.....	9,302	59
Fines due.....	439	20
	<u>\$397,703</u>	<u>32</u>

LIABILITIES.

Due shareholders, due installments paid.....	\$272,659	94
Due shareholders, installments paid in advance....	192	93
Due shareholders, earnings credited.....	55,081	14
Balance to be paid out on loans made.....	2,420	00
Undivided earnings.....	67,257	31
Guaranty deposits.....	92	00
	<hr/>	
	\$397,703	32
	<hr/>	

RECEIPTS.

Cash on hand January 1, 1895.....	\$1,148	60
Subscriptions on shares (installment).....	66,428	05
Mortgages redeemed.....	1,000	00
Premiums received.....	6,648	10
Interest received.....	13,208	98
Fines received.....	228	14
Initiation, entrance or membership fees.....	123	00
Pass-books.....	38	00
Attorney, taxes, insurance and appraising fees.....	1,047	35
Transfer fees.....	23	00
Guaranty deposits.....	95	00
	<hr/>	
	\$89,988	22
	<hr/>	

DISBURSEMENTS.

Loaned on mortgage.....	\$54,230	00
Paid on withdrawals, dues.....	24,023	70
Paid on withdrawals, dividends.....	3,036	07
Salaries.....	1,425	00
Advertising and printing.....	153	47
Rent.....	216	00
Trustees.....	78	00
Attorney's fees, taxes, etc., advanced.....	3,913	43
Guaranty deposits returned.....	183	00
Legal fees.....	50	00
Office expenses.....	297	15
Stationery and postage.....	53	46
Banking department, examination and assessment,	118	54

Officers' bonds.....	\$100 00
Real estate expenses.....	64 28
Cash on hand.....	2,046 12
	<hr/>
	\$89,988 22
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest.....	\$13,208 98
Premium.....	12,080 80
Fines.....	228 14
Transfer fees.....	23 00
Pass-books and initiation, membership or share fee,	161 00
Profit from withdrawals.....	2,286 47
	<hr/>
	\$27,988 39
	<hr/> <hr/>

Cr.

Dividends on stock.....	\$3,036 07
Expenses.....	2,491 62
Real estate expenses.....	64 28
Earnings.....	22,396 42
	<hr/>
	\$27,988 39
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating? Serial.

What is the par value of stock per share (matured)? \$250.

Are your installment payments weekly or monthly; what amount per share? Weekly; 25 cents.

How many shares were issued during the year 1895? 945 3-5.
How many shares were withdrawn during the year? 632 3-5.

How many borrowing members have you? 104. Give total number of shares now held by them: 1,304 3-5.

How many non-borrowing members have you? 603. Give total number of shares now held by them: 4,136 1-5.

How many female shareholders? 153. How many shares now held by them? 1,195 3-5.

What rate of interest is paid by borrowing member? 5 per cent.

Is your admission or membership fee per share or per member?
Per member. How much? \$1.

Total amount of admission fees paid by new members during
year: \$123.

What premium plan do you follow: installment or gross or pre-
mium interest? Gross installment.

Have you an expense fund? No.

State total operating expenses for the year: \$2,491.62.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President.</i>	FRANK WHITE.....	Ridgefield Park, N. J.
<i>Secretary.</i>	HORACE L. WELLS.....	Pompton Lakes, N. J.
<i>Treasurer.</i>	JAMES E. ALGEO.....	86 Trinity pl., N. Y.
<i>Attorney..</i>	TITLE GUARANTEE & TRUST Co.	55 Liberty st., N. Y.

TEACHERS' BUILDING AND LOAN ASSOCIATION.

No. 127 East Forty-third Street, New York City, N. Y.

[Organized under Laws of 1851. Commenced business 1888.]

ASSETS.

Loans on bond and mortgage (face value).....	\$399,260 00
Loans on other securities.....	13,787 00
Real estate (foreclosure).....	70,711 09
Cash on hand and in bank.....	4,400 45
Furniture and fixtures.....	260 00
Installments due and unpaid.....	1,960 00
Interest and premium unpaid.....	3,125 05
Fines, insurance and taxes unpaid.....	385 88
Due on real estate.....	6,318 22
Check in counsel's hands for mortgage loan not com- pleted	240 00
	<hr/>
	\$500,447 69
	<hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$406,684 00
Due shareholders, installments paid in advance.....	436 00
Due shareholders, earnings credited.....	77,301 28

Borrowed money.	\$5,000 00
Balance to be paid out on loans made.	7,210 00
Undivided earnings.	3,595 83
Deposits for appraisers.	67 52
Premium and interest paid in advance.	75 70
Suspense account.	77 36
	<hr/>
	\$500,447 69
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895.	\$21,819 19
Subscriptions on shares (installment).	88,774 00
Money borrowed.	5,000 00
Mortgages redeemed.	36,005 00
Other loans redeemed.	7,508 00
Premiums received.	6,360 21
Interest received.	17,024 32
Fines received.	298 30
Initiation, entrance or membership fees.	121 00
On account of real estate.	275 00
Rent of real estate.	3,703 11
Deposits for appraisers.	544 55
Withdrawal check returned.	1,551 15
Suspense account	1,209 21
Insurance repaid.	227 00
	<hr/>
	\$190,420 04
	<hr/> <hr/>

DISBURSEMENTS.

Loaned on mortgage.	\$100,425 00
Loaned on other securities.	9,351 00
Paid on withdrawals, dues.	36,929 00
Paid on withdrawals, dividends.	3,640 80
Salaries	1,800 00
Advertising and printing.	200 85
Rent	335 00
On account of real estate.	23,569 82
Suspense account.	967 85
Legal and miscellaneous.	341 27

Foreclosure expenses.	\$1,300 48
Repairs, taxes, etc., on real estate.	5,015 47
Insurance, account of members.	563 38
Taxes, account of members.	210 00
Paid appraisers and deposits returned.	497 07
Premium, etc., returned.	632 60
Account of mortgage loan.	240 00
Cash on hand.	4,400 45
	<hr/>
	\$190,420 04
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest	\$17,024 32
Premium	5,727 61
Fines	298 30
Transfer fees and pass-books and initiation, membership or share fee.	121 00
Rent of real estate.	3,703 11
Withdrawal profits.	1,866 02
	<hr/>
	\$28,740 36
	<hr/> <hr/>

Cr.

Dividends on stock.	\$19,747 29
Expenses	2,677 12
Foreclosure expenses.	1,300 48
Repairs, taxes, etc., on real estate.	5,015 47
	<hr/>
	\$28,740 36
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating?
Serial.

What is the par value of stock per share (matured)? \$240.

Are your installment payments weekly or monthly; what amount per share? Monthly; \$1.

How many shares were issued during the year 1895? 993. How many shares were withdrawn during the year? 855.

How many borrowing members have you? 104. Give total number of shares now held by them: 1,432.

How many non-borrowing members have you? 994. Give total number of shares now held by them: 6,025.

How many female shareholders? 836. How many shares now held by them? 5,213.

What rate of interest is paid by borrowing member? 5 per cent. on mortgage loans; 6 per cent. on stock loans.

Is your admission or membership fee per share or per member? Per member. How much? \$1.

Total amount of admission fees paid by new members during year: \$121, to association.

What premium plan do you follow: installment or gross or premium interest? Monthly installment.

Have you an expense fund? No.

State total operating expenses for the year: \$2,677.12.

How many foreclosures did you have in 1895? Three.

Officers.	Names.	Post-office address.
<i>President</i>	DAVID E. GADDIS.	125 West 132d street.
<i>Secretary</i>	ALEXANDER D. STRATTON . .	2013 Fifth avenue.
<i>Treasurer</i>	EUGENE D. BAGEN.	532 East 87th street.
<i>Attorney</i>	JOHN B. SABINE.	181 Broadway.

TEACHERS' CO-OPERATIVE BUILDING AND LOAN ASSOCIATION.

New York City, N. Y.

[Organized under Laws of 1851. Commenced business 1888.]

ASSETS.

Loans on bond and mortgage (face value)	\$252,960 00
Loans on other securities	1,218 00
Real estate (foreclosure)	2,534 37
Cash on hand and in bank	13,033 85
Insurance due association	62 75
Check held for appropriation, not turned over	3,360 00
	<hr/>
	\$273,168 97
	<hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$227,103 21
Due shareholders, earnings credited.....	42,907 79
Balance to be paid out on loans made.....	630 00
Undivided earnings.....	2,527 97
	<hr/>
	\$273,168 97
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$6,409 62
Subscriptions on shares (installment).....	54,842 00
Money borrowed.....	13,962 32
Mortgages redeemed.....	27,892 43
Other loans redeemed.....	615 00
Premiums received.....	4,946 02
Interest received.....	11,713 90
Fines received.....	402 90
Initiation, entrance or membership fees.....	118 90
Insurance repaid.....	98 50
Check returned.....	331 48
	<hr/>
	\$121,333 07
	<hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$77,950 00
Loaned on other securities.....	658 00
Paid on withdrawals, dues.....	12,130 89
Paid on withdrawals, dividends.....	1,657 37
Salaries.....	1,088 49
Advertising and printing.....	133 35
Rent.....	50 00
Loans repaid.....	14,101 50
Foreclosure costs.....	223 00
State banking department.....	66 42
Insurance advanced.....	86 25
Bond.....	60 00
Sundries.....	93 95
Cash on hand.....	13,033 85
	<hr/>
	\$121,333 07
	<hr/>

EARNINGS ACCOUNT.

Dr.

Interest.	\$11,713 90
Premium.	4,946 02
Fines.	402 90
Transfer fees.	9 00
Pass-books and initiation, membership or share fee,	109 90
	<hr/>
	\$17,181 72
	<hr/>

Cr.

Dividends on stock.	\$1,657 37
Interest on borrowed money.	139 18
Expenses.	1,715 21
Net gain.	13,669 96
	<hr/>
	\$17,181 72
	<hr/>

Is the plan of your association permanent, serial or terminating? Serial, permanent.

What is the par value of stock per share (matured)? \$240.

Are your installment payments weekly or monthly; what amount per share? Monthly; \$1.

How many shares were issued during the year 1895? 861. How many shares were withdrawn during the year? 528.

How many borrowing members have you? 49. Give total number of shares now held by them: 1,068.

How many non-borrowing members have you? 555. Give total number of shares now held by them: 3,454.

How many female shareholders? 460. How many shares now held by them? 2,939.

What rate of interest is paid by borrowing member? 5 per cent.

Is your admission or membership fee per share or per member? Per member. How much? \$1, plus earnings (?).

Total amount of admission fees paid by new members during year: \$109.90, to association.

What premium plan do you follow: installment or gross or premium interest? Installment.

Have you an expense fund? No.

State total operating expenses for the year: \$3,511.76.

How many foreclosures did you have in 1895? One.

Officers.	Names.	Post-office address.
<i>President</i>	JOSEPH G. FUREY...	79 Keap street, Brooklyn.
<i>Secretary</i>	MAGNUS GROSS	541 East 86th street.
<i>Treasurer</i>	F. A. TAGLIABUE....	Bayville, L. I.
<i>Attorney</i>	F. C. LEUBUSCHER..	99 Nassau street.

TREASURY CORPORATION CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.

No. 97 Cedar Street, New York City, N. Y.

[Organized under Laws of 1894. Have not commenced business.]

Officers.	Names.	Post-office address.
<i>President</i>	GEORGE E. BULLOCK.....	97 Cedar street.
<i>Secretary</i>	LOUIS C. SCHLIEP.....	97 Cedar street.
<i>Attorney</i>	GEORGE FLINT WARREN, Jr..	10 Wall street.

TREMONT BUILDING AND LOAN ASSOCIATION.

Tremont, New York City, N. Y.

[Organized under Laws of 1851. Commenced business 1884.]

ASSETS.

Loans on bond and mortgage (face value).....	\$58,600 00
Loans on other securities.....	1,100 00
Cash on hand and in bank.....	392 31
Furniture and fixtures.....	87 41
Installments due and unpaid.....	726 90
	<hr/>
	\$60,906 62
	<hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$49,358 00
Due shareholders, installments paid in advance....	84 00
Due shareholders, earnings not credited.....	11,427 62
Secretary.....	25 00
Rent.....	12 00
	<hr/>
	\$60,906 62
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$316 56
Subscriptions on shares (installment).....	16,774 00
Mortgages redeemed.....	15,800 00
Other loans redeemed.....	2,000 00
Premiums received.....	456 62
Interest received.....	3,368 00
Fines received.....	140 10
Initiation, entrance or membership fees.....	26 00
	<hr/>
	\$38,881 28
	<hr/> <hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$4,400 00
Loaned on other securities.....	2,300 00
Paid on withdrawals, dues*.....	24,240 00
Paid on withdrawals, dividends.....	7,068 96
Salaries.....	300 00
Advertising and printing.....	54 65
Rent.....	78 00
Banking department, examination.....	38 00
Banking department, assessment.....	9 36
Cash on hand.....	392 31
	<hr/>
	\$38,881 28
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest.....	\$3,368 00
Premium.....	456 62
Fines.....	140 00
Pass-books and initiation, membership or share fee,	26 00
	<hr/>
	\$3,990 62
	<hr/> <hr/>

Cr.

Expenses.....	\$480 01
	<hr/> <hr/>

* Quite a number of shares were retired by lot on account of a scarcity of borrowers.

Is the plan of your association permanent, serial or terminating? Serial.

What is the par value of stock per share (matured)? \$100.

Are your installment payments weekly or monthly; what amount per share? Monthly; 50 cents.

How many shares were issued during the year 1895? 1,078.

How many shares were withdrawn during the year? 778.

How many borrowing members have you? 33. Give total number of shares now held by them: 629.

How many non-borrowing members have you? 149. Give total number of shares now held by them: 2,352.

How many female shareholders? 57. How many shares now held by them? 804.

What rate of interest is paid by borrowing member? 6 per cent.

Is your admission or membership fee per share or per member? Per member. How much? 50 cents.

Total amount of admission fees paid by new members during year: \$26.

What premium plan do you follow: installment or gross or premium interest? Monthly installment.

Have you an expense fund? No.

State total operating expenses for the year: \$480.01.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i> ..	THOMAS C. LEWIS.....	708 Tremont avenue.
<i>Secretary</i> ..	ROBERT I. LOMAS, Jr.....	Morris ave. & Ash st.
<i>Treasurer</i> ..	LOUIS EICKWORT	Anthony avenue and 176th street.
<i>Attorney</i> ...	TITLE GUARANTEE & TRUST Co. 55 Liberty street.	

**TWENTY-THIRD WARD CO-OPERATIVE BUILDING AND LOAN
ASSOCIATION.**

No. 706 East One Hundred and Fifty-Eighth Street, New York City, N. Y.

[Organized under Laws of 1851. Commenced business 1888.]

ASSETS.

Loans on bond and mortgage (face value).....	\$88,750 00
Real estate (foreclosure).....	3,676 00
Cash on hand and in bank.....	1,349 94
Furniture and fixtures.....	72 00
	<hr/>
	\$93,847 94
	<hr/> <hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$70,596 97
Undivided earnings.....	23,250 97
	<hr/>
	\$93,847 94
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$5,757 73
Subscriptions on shares (installment).....	19,044 60
Mortgages redeemed.....	8,742 91
Premiums received.....	1,440 93
Interest received.....	3,447 61
Fines received.....	46 66
Initiation, entrance or membership fees.....	50 00
Deposits to secure loans.....	203 00
Insurance.....	181 00
	<hr/>
	\$38,914 44
	<hr/> <hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$17,000 00
Paid on withdrawals, dues.....	17,070 75
Salaries.....	400 00
Advertising and printing.....	79 30
Rent.....	100 00
Interest on withdrawals.....	2,247 46

Deposits returned.....	\$149 50
General expenses.....	86 79
Repairs and taxes on real estate.....	430 70
Cash on hand.....	1,349 94
	<hr/>
	\$38,914 44
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Premium	\$1,467 48
Fines	50 96
Transfer fees.....	2 00
Pass-books and initiation, membership or share fee..	48 00
Balance of deposits.....	53 50
	<hr/>
	\$1,621 94
	<hr/> <hr/>

Cr.

Dividends on stock.....	\$451 08
Expenses	1,096 79
Interest.....	74 07
	<hr/>
	\$1,621 94
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating?
Serial.

What is the par value of stock per share (matured)? \$250.

Are your installment payments weekly or monthly; what amount per share? Weekly; 25 cents.

How many shares were issued during the year 1895? 426. How many shares were withdrawn during the year? 430.

How many borrowing members have you? 35. Give total number of shares now held by them: 355.

How many non-borrowing members have you? 169. Give total number of shares now held by them: 1,181.

How many female shareholders? 33. How many shares now held by them? 265.

What rate of interest is paid by borrowing member? 5 per cent.

Is your admission or membership fee per share or per member?
Per member. How much? \$1.

Total amount of admission fees paid by new members during
year: \$48.

What premium plan do you follow: installment or gross or premium interest? Weekly installment.

Have you an expense fund? No.

State total operating expenses for the year: \$666.09.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	THOS. J. HENRY.	16 Centre street.
<i>Secretary</i>	EDW. B. HANLON.	Jefferson ave., Fordham.
<i>Treasurer</i>	AUGUST DELLETT.	706 East 158th street.
<i>Attorney</i>	JOHN J. BRADY	99 Nassau street.

REMARKS.—There were 37 shares paid up during the year; the amount of interest credited was \$1,344.33 on same. These shares were all held by borrowing members, and the amount of same was credited to mortgages. \$9,250. Taking this interest from the year's earnings is the cause of interest balance on the credit side of earnings account. There was also \$257.09 transferred from dues account to mortgage account to cancel balance of a mortgage partly paid in cash.

UNION BUILDING LOAN AND SAVINGS ASSOCIATION.

No. 618 Ninth Avenue, New York City, N. Y.

[Organized under Laws of 1851. Commenced business 1889.]

ASSETS.

Loans on bond and mortgage (face value)	\$58,000 00
Real estate (foreclosure)	3,600 00
Cash on hand and in bank	9,768 90
Furniture and fixtures	50 00
Installments of interest and premium due and unpaid.	142 23
	<hr/>
	\$71,561 13
	<hr/>

LIABILITIES.

Due shareholders, due installments paid	\$59,181 58
Due shareholders, earnings credited	9,519 11
Undivided earnings	2,860 44
	<hr/>
	\$71,561 13
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$3,747 45
Subscriptions on shares (installment).....	21,980 22
Money borrowed.....	2,000 00
Mortgages redeemed.....	2,159 99
Premiums received.....	1,778 27
Interest received.....	2,871 50
Fines received.....	51 65
Initiation, entrance or membership fees.....	44 00
Deposit on sales.....	68 00
Insurance rebate.....	19 00
Bank interest.....	191 29
Transfer fees.....	9 00
	<hr/>
	\$34,920 37
	<hr/>

DISBURSEMENTS.

Bank notes paid.....	\$4,000 00
Loaned on mortgage.....	3,300 00
Paid on withdrawals, dues.....	15,564 12
Paid on withdrawals, dividends.....	1,309 16
Salaries.....	354 75
Advertising and printing.....	40 50
Rent.....	75 00
Treasurer's bonds.....	11 00
Banking department, examination.....	44 32
Deposit on sales returned.....	90 06
Insurance.....	65 47
Bank discount.....	30 00
Real estate repairs, etc.....	72 70
Real estate foreclosure expenses.....	150 00
Sundries.....	44 39
Cash on hand.....	9,768 90
	<hr/>
	\$34,920 37
	<hr/>

EARNINGS ACCOUNT.

Dr.

Interest.....	\$2,871 50
Premium.....	1,778 27
Fines.....	51 65

Transfer fees.	\$9 00
Pass-books and initiation, membership or share fee,	44 00
Bank interest.	191 29

\$4,945 71

Cr.

Dividends on stock.....	\$3,646 14
Interest on borrowed money.....	30 00
Expenses.	1,269 57

\$4,945 71

Is the plan of your association permanent, serial or terminating? Permanent.

What is the par value of stock per share (matured)? \$200.

Are your installment payments weekly or monthly; what amount per share? Weekly; 25 cents.

How many shares were issued during the year 1895? 363.

How many shares were withdrawn during the year? 545.

How many borrowing members have you? 29. Give total number of shares now held by them: 291.

How many non-borrowing members have you? 209. Give total number of shares now held by them: 1,685.

How many female shareholders? 43. How many shares now held by them? 326.

What rate of interest is paid by borrowing member? 5 per cent.

Is your admission or membership fee per share or per member? Per member. How much? \$1.

Total amount of admission fees paid by new members during year: \$44, to association.

What premium plan do you follow: installment or gross or premium interest? Installment.

Have you an expense fund? No.

State total operating expenses for the year: \$888.13.

How many foreclosures did you have in 1895? One.

Officers.	Names.	Post-office address.
<i>President</i>	PETER J. DOOLAN.	739 9th avenue.
<i>Secretary</i>	M. L. MILLER.	208 W. 84th st.
<i>Treasurer</i>	WM. M. MAY.	608 W. 52d st.
<i>Attorney</i>	TITLE GUARANTEE & TRUST Co.	55 Liberty st.

UNION SQUARE PERMANENT CO-OPERATIVE BUILDING AND
LOAN ASSOCIATION.

No. 25 East Fourteenth Street, New York City, N. Y.

[Organized under Laws of 1851. Commenced business 1888.]

ASSETS.

Loans on bond and mortgage (face value).....	\$46,750 00
Loans on other securities.....	1,000 00
Real estate (foreclosure).....	3,410 30
Cash on hand and in bank.....	485 02
Furniture and fixtures.....	306 50
Interest due.	483 07
Premium due.	239 26
Fines due.	40 48
	<hr/>
	\$52,714 63
	<hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$42,117 93
Due shareholders, earnings credited.....	4,858 29
Borrowed money.....	3,000 00
Balance to be paid out on loans made.....	1,000 00
Undivided earnings.	1,199 01
Appraiser's fund.	78 90
Reserve fund.	460 50
	<hr/>
	\$52,714 63
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$2,646 60
Subscriptions on shares (installment).....	18,171 55
Money borrowed.	10,500 00
Mortgages redeemed.....	5,000 00
Premiums received.	1,070 68
Interest received.	1,941 17
Fines received.	32 88
Initiation, entrance or membership fees.....	77 00
Redemption fees.....	88 82
Deposits on loans.	127 00

On account real estate.....	\$100 00
Suspense.....	4 26
Sale of stove.....	2 00
Advertising.....	3 50
	<hr/>
	\$39,765 46
	<hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$14,110 01
Paid on withdrawals, dues.....	12,948 99
Paid on withdrawals, dividends.....	1,073 07
Salaries.....	195 00
Advertising and printing.....	185 11
Rent.....	245 00
Postage.....	8 74
Banking department.....	47 85
Petty expense.....	45 11
Insurance.....	16 97
Discount.....	141 83
Stationery.....	83 25
Janitor.....	18 34
Fixtures.....	69 48
Appraiser's fees.....	54 79
Appraiser's fees refunded.....	36 90
Bills payable (notes paid).....	10,000 00
Cash on hand.....	485 02
	<hr/>
	\$39,765 46
	<hr/>

EARNINGS ACCOUNT.

Dr.

Interest.....	\$1,941 17
Premium.....	1,070 68
Fines.....	32 88
Pass-books and initiation, membership or share fee..	77 00
Redemption fees.....	88 82
	<hr/>
	\$3,210 55
	<hr/>

<i>Cr.</i>	
Dividends on stock.	\$2,108 75
Interest on borrowed money.	112 58
Expenses.	845 37
	<hr/>
	\$3,066 70
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$250.
Are your installment payments weekly or monthly; what amount per share? Monthly; \$1.

How many shares were issued during the year 1895? 393.
How many shares were withdrawn during the year? 222.

How many borrowing members have you? 17. Give total number of shares now held by them: 189.

How many non-borrowing members have you? 208. Give total number of shares now held by them: 1,227.

How many female shareholders? 59. How many shares now held by them? 323.

What rate of interest is paid by borrowing member? 5 per cent.
Is your admission or membership fee per share or per member? Per member. How much? \$1.

Total amount of admission fees paid by new members during year: \$77.

What premium plan do you follow: installment or gross or premium interest? Monthly installment.

Have you an expense fund? No.
State total operating expenses for the year: \$845.37.
How many foreclosures did you have in 1895? One.

Officers.	Names.	Post-office address.
<i>President</i>	W. J. WORRELL	3 East 14th street.
<i>Secretary</i>	M. L. GREGSON	155 West 23d street.
<i>Treasurer</i>	J. H. THOMPSON	25 East 14th street.
<i>Attorney</i>	WM. LANGDON	5 Beekman street.

UNITED STATES SAVINGS AND LOAN BANK.

No. 63 Park Row, New York City, N. Y.

[Organized under Laws of 1851. Commenced business 1893.]

ASSETS.

Loans on bond and mortgage (face value).....	\$37,600 00
Loans on other securities.....	3,095 10
Cash on hand and in bank.....	1,586 84
Furniture and fixtures.....	1,000 00
Due from individuals.....	931 52
	<hr/>
	\$44,213 46
	<hr/> <hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$29,359 73
Due shareholders, earnings credited.....	3,725 05
Balance to be paid out on loans made.....	4,856 00
Undivided earnings.....	211 95
Expense fund.....	903 82
Indemnity fund.....	4,800 00
Guaranty fund.....	244 21
Suspense fund.....	112 70
	<hr/>
	\$44,213 46
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$3,409 19
Subscriptions on shares (installment).....	20,993 27
Subscriptions on shares (single-payment).....	3,150 00
Mortgages redeemed.....	1,800 00
Other loans redeemed.....	4,603 51
Premiums received.....	1,433 60
Interest received.....	1,797 07
Fines received.....	30 00
Indemnity fund.....	5,500 00
Insurance.....	57 50
Expense fund.....	2,133 20

Agency.....	\$2,031 76
Earnings credited.....	73 50
Incomplete loans.....	5,200 40
	<hr/>
	\$52,213 00
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DISBURSEMENTS.

Loaned on mortgage.....	\$19,200 00
Loaned on other securities.....	6,184 25
Paid on withdrawals, dues and dividends.....	11,737 05
Salaries and agents.....	5,553 70
Advertising and printing.....	263 57
Rent	780 00
Insurance	42 32
General expense.....	570 41
Earnings not credited.....	272 26
Furniture and fixtures.....	3 80
Interest	644 04
Incomplete loans.....	4,600 00
Expense fund.....	152 16
Guaranty fund.....	122 60
Indemnity fund.....	500 00
Cash on hand.....	1,586 84
	<hr/>
	\$52,213 00
	<hr/>

EARNINGS ACCOUNT.

Dr.

Interest.....	\$1,797 07
Premium.....	1,433 60
Fines	48 00
Balance 1894, earnings not credited.....	27 56
	<hr/>
	\$3,306 23
	<hr/>

Cr.

Dividends on stock.....	\$3,094 28
Earnings not credited.....	211 95
	<hr/>
	\$3,306 23
	<hr/>

Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$100.

Are your installment payments weekly or monthly; what amount per share? Weekly, 15 cents, class "A;" monthly, 25 cents, class "D."

How many shares were issued during the year 1895? 4,705.
How many shares were withdrawn during the year? 2,859.

How many borrowing members have you? 56. Give total number of shares now held by them: 898.

How many non-borrowing members have you? 447. Give total number of shares now held by them: 5,776½.

How many female shareholders? No record.

What rate of interest is paid by borrowing member? 5 1-5 per cent. class A, 6 per cent. class D.

Is your admission or membership fee per share or per member? Class A, per share; class D, none. How much? Class A, \$1; class D, nothing.

Total amount of admission fees paid by new members during year: No record.

What premium plan do you follow: installment or gross or premium interest? Premium interest.

Have you an expense fund? Yes. Of what does it consist? Class A, 8 cents per month; class D, first two months' dues and 4 cents monthly thereafter. Give total amount of expense fund received during year: \$5,822.51. Give balance on hand of expense fund December 31, 1895: \$903.82.

State total operating expenses for the year: \$4,918.69.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	THOS. F. MAIN.....	100 Warren street.
<i>Secretary</i>	EMOTT SEWARD.....	4 Hudson street.
<i>Treasurer</i>	WM. C. ALLEN.....	100 Warren street.
<i>Attorney</i>	WALDO G. MORSE.....	10 Wall street.

UNIVERSAL TRUST COMPANY.

No. 26 East Twenty-third Street, New York City, N. Y.

[Organized under Laws of 1851. Commenced business 1891.]

ASSETS.

Loans on securities other than bond and mortgage..	\$250 00
Cash on hand and in bank.....	190 00
Furniture and fixtures.....	125 00
Interest due and unpaid.....	5 95
Books and stationery.....	50 00
	<hr/>
	\$620 95
	<hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$375 00
Borrowed money.....	200 00
Undivided earnings.....	45 95
	<hr/>
	\$620 95
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$26 92
Subscriptions on shares (installment).....	368 00
Money borrowed.....	200 00
Premiums received.....	10 35
Interest received.....	7 50
Initiation, entrance or membership fees.....	22 23
Postage.....	18
	<hr/>
	\$635 18
	<hr/>

DISBURSEMENTS.

Loaned on securities other than mortgage.....	\$250 00
Advertising, printing and stationery.....	50 00
Furniture.....	125 00
Commission and postage.....	20 18
Cash on hand.....	190 00
	<hr/>
	\$635 18
	<hr/>

EARNINGS ACCOUNT.

Dr.

Interest.....	\$7 50
Premium.....	10 35
Commissions.....	2 23
Interest and premium due.....	5 95
Balance from 1894.....	19 92
	<hr/>
	\$45 95
	<hr/>

Cr.

Surplus.....	\$45 95
	<hr/>
	<hr/>

Is the plan of your association permanent, serial or terminating? Permanent.

What is the par value of stock per share (matured)? \$100.

Are your installment payments weekly or monthly; what amount per share? Monthly; 25 cents to 75 cents.

How many shares were issued during the year 1895? 225. How many shares were withdrawn during the year? None.

How many borrowing members have you? 2. Give total number of shares now held by them: 100.

How many non-borrowing members have you? 6. Give total number of shares now held by them: 147.

How many female shareholders? 4. How many shares now held by them? 125.

What rate of interest is paid by borrowing member? 4 4-5 per cent.

Is your admission or membership fee per share or per member? Per share. How much? \$1.

Total amount of admission fees paid by new members during year: \$20.

What premium plan do you follow: installment or gross or premium interest? Installment.

Have you an expense fund? No.

State total operating expenses for the year: \$195.18.

How many foreclosures did you have in 1895? None.

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Officers.	Names.	Post-office address.
<i>President</i>	EDGAR E. SALMON	265 Broadway.
<i>Secretary</i>	J. W. NEWBERRY	26 East 23d street.
<i>Treasurer</i>	S. J. GENSLER	26 East 23d street.
<i>Attorney</i>	JNO. FRANKENHEIMER	15 Wall street.

NOTE.—Since the above report was filed this association has changed its management, officers and location. The officers are: President, Daniel E. Sickles; secretary and general manager, W. E. Hawley; treasurer, David B. Sickles; and the office is at No. 100 Broadway.

WASHINGTON HEIGHTS SAVINGS AND LOAN ASSOCIATION.

No. 531 West One Hundred and Fifty-second Street, New York City, N. Y.

[Organized under Laws of 1892. Commenced business 1894.]

ASSETS.

Real estate	\$1,672 41
Cash on hand and in bank	1,145 13
Installments due and unpaid	140 00
Books, stationery, etc.	19 70
Bills receivable	7 76
	<hr/>
	\$2,985 00
	<hr/>

LIABILITIES.

Due shareholders, due installments paid	\$2,145 00
Due mortgage on real estate purchased	840 00
	<hr/>
	\$2,985 00
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895	\$249 43
Subscriptions on shares (installment)	1,030 00
	<hr/>
	\$1,279 43
	<hr/>

DISBURSEMENTS.

Paid on withdrawals, dues.....	\$70 50
Banking department.....	12 26
Taxes.....	9 54
Interest.....	42 00
Cash on hand.....	1,145 13
	<hr/>
	\$1,279 43
	<hr/>

Is the plan of your association permanent, serial or terminating? Permanent.

What is the par value of stock per share (matured)? \$500.

Are your installment payments weekly or monthly; what amount per share? Monthly; \$5.

How many shares were issued during the year 1895? None.

How many shares were withdrawn during the year? 2.

How many borrowing members have you? None.

How many non-borrowing members have you? 16. Give total number of shares now held by them: 19.

How many female shareholders? 5. How many shares now held by them? 5.

Is your admission or membership fee per share or per member? Both. How much? \$1.

Total amount of admission fees paid by new members during year: None.

Have you an expense fund? Yes. Of what does it consist? Initiation fees. Give total amount of expense fund received during year: \$4.50. Give balance on hand of expense fund December 31, 1895: None.

State total operating expenses for the year: \$7.76.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	JAMES FERRIER.....	166 East 111th street.
<i>Secretary</i>	FRANK KELLETT.....	234 East 18th street.
<i>Treasurer</i>	FRANK P. CROWE.....	531 West 152d street.
<i>Attorney</i>	J. BALDWIN HANDS	460 West 152d street.

WEST END CO-OPERATIVE BUILDING AND LOAN ASSOCIATION.

No. 79 West One Hundred and Twenty-fifth Street, New York City, N. Y.

[Organized under Laws of 1851. Commenced business 1887.]

ASSETS.

Loans on bond and mortgage (face value).....	\$143,250 00
Loans on other securities.....	260 91
Real estate (purchase).....	14,828 05
Cash on hand and in bank.....	9,931 12
Furniture and fixtures.....	250 00
Installments due and unpaid.....	1,255 10
Individual account.....	611 61
	<hr/>
	\$170,386 79
	<hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$146,032 71
Undivided earnings.....	4,640 89
Paid-up stock.....	17,250 00
Reserve account.....	2,250 00
Suspended interest.....	213 19
	<hr/>
	\$170,386 79
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$1,210 12
Subscriptions on shares (installment).....	42,898 03
Subscriptions on shares (single-payment).....	4,500 00
Money borrowed.....	650 00
Mortgages redeemed.....	21,525 48
Other loans redeemed.....	39 09
Premiums received.....	3,794 91
Interest received.....	6,396 82
Initiation, entrance or membership fees.....	81 00
Interest on bank balance.....	72 61
Interest on stock loans.....	21 24
Real estate.....	1,030 96
Sundries.....	181 00
	<hr/>
	\$82,401 26
	<hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$18,950 00
Paid on withdrawals, dues.....	38,904 45
Salaries.....	1,523 23
Advertising and printing.....	256 58
Rent.....	601 00
Borrowed money returned.....	5,020 65
Incidental expense.....	29 50
Interest paid-up stock.....	1,093 59
Paid-up stock.....	4,000 00
Real estate.....	1,220 18
Sundries.....	870 96
Cash on hand.....	9,931 12
	<hr/>
	\$82,401 26
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest.....	\$7,170 92
Premium.....	4,000 29
Fines.....	457 20
Transfer fees.....	1 00
Pass-books and initiation, membership or share fee,	81 00
Old balance.....	257 59
Interest, bank balance.....	72 61
Interest, stock loans.....	21 24
Redemption fee.....	80 00
Sundries.....	560 67
	<hr/>
	\$12,702 52
	<hr/> <hr/>

Cr.

Dividends on stock.....	\$9,313 07
Interest on borrowed money.....	74 68
Expenses.....	3,064 77
Transferred to reserve account.....	250 00
	<hr/>
	\$12,702 52
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating? Permanent.

What is the par value of stock per share (matured)? \$250.

Are your installment payments weekly or monthly; what amount per share? Weekly; 25 cents.

How many shares were issued during the year 1895? 733½. How many shares were withdrawn during the year? 513.

How many borrowing members have you? 73. Give total number of shares now held by them: 478½.

How many non-borrowing members have you? 426. Give total number of shares now held by them: 3,517.

How many female shareholders? 128. How many shares now held by them? 902.

What rate of interest is paid by borrowing member? 5 per cent.

Is your admission or membership fee per share or per member? Per member. How much? \$1.

Total amount of admission fees paid by new members during year: \$81, to association.

What premium plan do you follow: installment or gross or premium interest? Installment.

State total operating expenses for the year: \$3,000.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	ANTON LIEBLER.	402 West 126th street.
<i>Secretary</i>	P. E. DOLAN	79 West 125th street.
<i>Treasurer</i>	EDWARD F. CARR.	303 West 116th street.
<i>Attorney</i>	WM. LANGDON.	5 Beekman street.

WEST SIDE MUTUAL BUILDING LOAN AND SAVINGS ASSOCIATION.

No. 267 West Thirty-fourth Street, New York City, N. Y.
[Organized under Laws of 1851. Commenced business 1888.]

ASSETS.

Loans on bond and mortgage (face value)	\$51,600 00
Real estate	3,706 92
Cash on hand and in bank	1,093 76
Furniture and fixtures	82 44

Interest, premium and fines in arrears.....	\$261 49
Books, stationery, etc.....	60 79
Individuals.....	86 47
	<hr/>
	\$56,891 87
	<hr/> <hr/>

LIABILITIES.

Due shareholders, due installments paid, installments paid in advance, earnings credited.....	\$52,820 38
Borrowed money.....	2,000 00
Undivided earnings.....	1,447 77
Contingent fund.....	623 72
	<hr/>
	\$56,891 87
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$874 34
Subscriptions on shares (installment).....	11,814 52
Money borrowed.....	5,500 00
Mortgages redeemed.....	9,600 00
Premiums received.....	1,083 00
Interest received.....	2,230 69
Fines received.....	143 93
Initiation, entrance or membership and transfer fees,	23 50
Individuals.....	272 99
Insurance premiums.....	20 00
Payment on real estate.....	900 00
	<hr/>
	\$32,462 97
	<hr/> <hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$9,953 50
Paid on withdrawals, dues and dividends.....	13,155 98
Salaries.....	484 00
Advertising and printing.....	38 51
Rent.....	75 00
Banking department.....	55 06
Insurance premiums.....	38 00

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Borrowed money repaid.....	\$6,500 00
Interest on borrowed money.....	81 51
Expense of foreclosure.....	875 15
Repairing real estate.....	112 50
Cash on hand.....	1,093 76
	<hr/>
	\$32,462 97
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest.....	\$2,661 81
Premium.....	963 06
Fines.....	192 32
Transfer fees.....	2 50
Pass-books and initiation, membership or share fee..	20 00
Sundry errors.....	26 63
Profits on real estate.....	101 24
	<hr/>
	\$3,967 56
	<hr/> <hr/>

Cr.

Dividends on stock.....	\$1,674 46
Interest on borrowed money.....	81 51
Expenses.....	598 51
Five per cent. of cost of furniture and fixtures, books, etc., charged off.....	7 45
Balance.....	1,605 63
	<hr/>
	\$3,967 56
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$100 and \$200.

Are your installment payments weekly or monthly; what amount per share? Weekly; 25 cents.

How many shares were issued during the year 1895? 288. How many shares were withdrawn during the year? 437.

How many borrowing members have you? 21. Give total number of shares now held by them: 432.

How many non-borrowing members have you? 98. Give total number of shares now held by them: 702.

How many female shareholders? 27. How many shares now held by them? 207.

What rate of interest is paid by borrowing member? 5 2-10 per cent.

Is your admission or membership fee per share or per member? Per member. How much? \$1.

Total amount of admission fees paid by new members during year: \$21.

What premium plan do you follow: installment or gross or premium interest? Installment.

Have you an expense fund? No.

State total operating expenses for the year: \$598.51.

How many foreclosures did you have in 1895? Three.

Officers.	Names.	Post-office address.
<i>President</i>	ROBERT S. PETERSON . . .	300 Mulberry street.
<i>Secretary</i>	WILLIAM J. BARR.	159 West 133d street.
<i>Treasurer</i>	MORITZ BALLIN	236 West 24th street.
<i>Attorney</i>	BENJAMIN PATTERSON . . .	234 Broadway.

NIAGARA COUNTY.

HOMESTEAD LOAN ASSOCIATION.

North Tonawanda, N. Y.

[Organized under Laws of 1851. Commenced business 1890.]

ASSETS.

Loans on bond and mortgage (face value)	\$32,970 00
Loans on other securities	13,125 00
Cash on hand and in bank	149 02
Safe	30 00
	<hr/>
	\$46,274 02
	<hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$34,197 75
Due shareholders, earnings credited.....	11,998 02
Undivided earnings.	78 25
	<hr/>
	\$46,274 02
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$73 73
Subscriptions on shares (installment).....	9,753 75
Mortgages redeemed.	5,985 00
Other loans redeemed.....	105 00
Premiums received.	223 05
Interest received.	2,058 30
Fines received.	74 15
Initiation, entrance or membership fees.....	54 00
Real estate sold.	164 83
	<hr/>
	\$18,491 81
	<hr/> <hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$6,090 00
Loaned on other securities.....	7,770 00
Paid on withdrawals, dues.....	3,747 00
Paid on withdrawals, dividends.....	266 68
Salaries.	208 00
Advertising and printing.....	24 75
Rent.	26 00
Repairs on safe.....	6 00
Real estate foreclosure.....	153 49
State banking department, examiner's fees.....	45 80
Assessment.	5 07
Cash on hand.....	149 02
	<hr/>
	\$18,491 81
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest.....	\$2,058 30
Premium.....	223 05
Fines and transfer fees.....	74 15
Pass-books and initiation, membership or share fee..	54 00
On withdrawn shares.....	973 69
On canceled dues	5 00
	<hr/>
	\$3,388 19
	<hr/>

Cr.

Dividends on stock.....	\$2,994 32
Expenses.....	315 62
Undivided profits.....	78 25
	<hr/>
	\$3,388 19
	<hr/>

Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$105.

Are your installment payments weekly or monthly; what amount per share? Weekly; 25 cents.

How many shares were issued during the year 1895? 216.

How many shares were withdrawn during the year? 148.

How many borrowing members have you? 62. Give total number of shares now held by them: 568.

How many non-borrowing members have you? 36. Give total number of shares now held by them: 193.

How many female shareholders? 21. How many shares now held by them? 120.

What rate of interest is paid by borrowing member? 5 per cent.

Is your admission or membership fee per share or per member? Per share. How much? 25 cents.

Total amount of admission fees paid by new members during year: \$35.75.

What premium plan do you follow: installment or gross or premium interest? Installment.

Have you an expense fund? No.

State total operating expenses for the year: \$315.62.

How many foreclosures did you have in 1895? One.

Officers.	Names.	Post-office address.
<i>President</i> . . .	LYMAN G. FULLER	North Tonawanda, N. Y.
<i>Secretary</i> . . .	AUSTIN HURLBUT	Tonawanda, N. Y.
<i>Treasurer</i> . . .	HENRY HOMEYER	North Tonawanda, N. Y.
<i>Attorney</i>	HENRY E. WARNER	North Tonawanda, N. Y.

REMARKS.—Our loans on other than mortgages are on stock, and personal bond is required; beside, full amount of loan must have been paid in. Interest is paid on withdrawals only after three months.

LOCKPORT SAVINGS AND LOAN ASSOCIATION.

Hodge Opera House Block, Lockport, N. Y.

[Organized under Laws of 1851. Commenced business 1888.]

ASSETS.

Loans on bond and mortgage (face value)	\$111,280 00
Loans on other securities	780 00
Real estate (foreclosure)	5,751 17
Cash on hand and in bank	4,651 34
Furniture and fixtures	125 00
Real estate sold on contract	414 82
	<hr/>
	\$123,002 33
	<hr/> <hr/>

LIABILITIES.

Due shareholders, due installments paid	\$100,559 75
Undivided earnings	20,842 58
Surplus	1,600 00
	<hr/>
	\$123,002 33
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895	\$15,108 94
Subscriptions on shares (installment)	35,184 50
Mortgages redeemed	50,700 00
Other loans redeemed	910 00

Premiums received.	\$502 19
Interest received.	7,659 73
Fines received.	524 70
Initiation, entrance or membership fees.	213 00
Transfer fees.	9 00
On land contract.	105 00
Rent.	381 46
Attorney's fees repaid.	10 00

\$111,308 52

DISBURSEMENTS.

Loaned on mortgage.	\$19,630 00
Loaned on other securities.	390 00
Paid on withdrawals, dues.	65,572 75
Paid on withdrawals, dividends.	18,796 81
Salaries.	570 10
Advertising and printing.	31 90
Rent.	100 00
Real estate.	1,388 95
Taxes and repairs.	145 35
Attorney's fees.	10 00
State banking department.	21 32
Cash on hand.	4,651 34

\$111,308 52

EARNINGS ACCOUNT.

Dr.

Interest.	\$7,659 73
Premium.	502 19
Fines.	524 70
Transfer fees.	9 00
Pass-books and initiation, membership or share fee,	213 00

\$8,908 62

Cr.

Dividends on stock.....	\$18,796 81
Expenses.	723 32
Transfer to surplus fund.....	800 00
	<hr/>
	\$20,320 13
	<hr/>

Is the plan of your association permanent, serial or terminating? Serial.

What is the par value of stock per share (matured)? \$130.

Are your installment payments weekly or monthly; what amount per share? Weekly; 25 cents.

How many shares were issued during the year 1895? 852. How many shares were withdrawn during the year? 1,338.

How many borrowing members have you? 120. Give total number of shares now held by them: 864.

How many non-borrowing members have you? 346. Give total number of shares now held by them: 1,552.

How many female shareholders? 196. How many shares now held by them? 863.

What rate of interest is paid by borrowing member? 6 per cent.

Is your admission or membership fee per share or per member? Per share. How much? 25 cents.

Total amount of admission fees paid by new members during year: \$213.

What premium plan do you follow: installment or gross or premium interest? Premium interest.

Have you an expense fund? No.

State total operating expenses for the year: \$723.32.

How many foreclosures did you have in 1895? Three.

Officers.	Names.	Post-office address
<i>President</i>	WM. H. HIGGS	Lockport, N. Y.
<i>Secretary</i>	MARK J. TOVELL.....	Lockport, N. Y.
<i>Treasurer</i>	WM. H. UPSON.....	Lockport, N. Y.
<i>Attorney</i>	CHAS. C. DE LUDE.....	Lockport, N. Y.

NIAGARA PERMANENT SAVINGS AND LOAN ASSOCIATION.

Niagara Falls, N. Y.

[Organized under Laws of 1851. Commenced business 1887.]

ASSETS.

Loans on bond and mortgage (face value).....	\$232,830 00
Cash on hand and in bank.....	955 37
Furniture and fixtures.....	350 00
Insurance premium paid for borrowers.....	15 20
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	\$234,150 57
	<hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$155,415 25
Due shareholders, earnings credited.....	29,578 81
Borrowed money.....	5,000 00
Undivided earnings.....	11,526 51
Due shareholders, paid-up shares.....	32,630 00
	<hr/>
	\$234,150 57
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$375 74
Subscriptions on shares (installment).....	71,914 75
Money borrowed.....	14,900 00
Mortgages redeemed.....	74,230 00
Premiums received.....	5,971 25
Interest received.....	10,734 85
Fines received.....	427 15
Initiation, entrance or membership fees.....	643 50
Paid-up shares received.....	21,840 00
Profits from withdrawals.....	463 10
Insurance premium repaid by borrowers.....	41 60
	<hr/>
	\$201,541 94
	<hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$99,970 00
Paid on withdrawals, dues.....	73,745 00

Paid on withdrawals, dividends.....	\$12,628 42
Salaries.	875 80
Advertising and printing.....	77 17
Rent and furniture.....	377 42
Paid-up shares withdrawn.....	1,560 00
Paid dividends on stock.....	1,059 15
Paid insurance premium.....	45 20
Paid interest on borrowed money.....	348 41
Paid borrowed money.....	9,900 00
Cash on hand.....	955 37
	<hr/>
	\$201,541 94
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest.....	\$10,734 85
Premium.....	5,971 25
Fines.....	427 15
Transfer fees.....	49 75
Pass-books and initiation, membership or share fee,	593 75
Withdrawal profits.....	463 10
	<hr/>
	\$18,239 85
	<hr/> <hr/>

Cr.

Dividends on stock.....	\$11,944 81
Interest on borrowed money.....	348 41
Expenses.....	1,330 39
Dividends on paid-up shares.....	1,059 15
Balance carried to undivided profits account.....	3,557 09
	<hr/>
	\$18,239 85
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating? Permanent.

What is the par value of stock per share (matured)? \$130.

Are your installment payments weekly or monthly; what amount per share? Weekly; 25 cents.

How many shares were issued during the year 1895? 2,375.
How many shares were withdrawn during the year? 2,073.

How many borrowing members have you? 180. Give total number of shares now held by them: 1,822.

How many non-borrowing members have you? 576. Give total number of shares now held by them: 3,936.

How many female shareholders? 360. How many shares now held by them? 2,276.

What rate of interest is paid by borrowing member? 6 per cent.

Is your admission or membership fee per share or per member? Per share. How much? 25 cents.

Total amount of admission fees paid by new members during year: \$593.75.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? No.

State total operating expenses for the year: \$1,330.39.

How many foreclosures did you have in 1895? One.

Officers.	Names.	Post-office address.
<i>President</i>	SEBASTIAN GEYER	Niagara Falls, N. Y.
<i>Secretary</i>	(MISS) A. E. RAE	Niagara Falls, N. Y.
<i>Treasurer</i>	LOUIS ZEIGER	Niagara Falls, N. Y.
<i>Attorney</i>	EUGENE CARY	Niagara Falls, N. Y.

ONEIDA COUNTY.

CORNHILL BUILDING AND LOAN ASSOCIATION.

Utica, N. Y.

[Organized under Laws of 1851. Commenced business 1891.]

ASSETS.

Loans on bond and mortgage (face value)	\$51,800 00
Loans on other securities (stock)	2,790 00
Cash on hand and in bank	4,706 50
Furniture and fixtures	22 00
Installments due and unpaid	60 50
Books	3 30

Fines in arrears.....	\$8 60
Interest in arrears.....	16 03
Premiums in arrears.....	6 87
	<hr/>
	\$59,413 80
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LIABILITIES.

Due shareholders, due installments paid.....	\$52,763 50
Due shareholders, installments paid in advance.....	70 00
Due shareholders, earnings credited.....	3,238 01
Undivided earnings.....	2,947 42
Account uncalled for.....	106 91
Surplus fund.....	287 96
	<hr/>
	\$59,413 80
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$3 47
Subscriptions on shares (installment).....	21,849 00
Mortgages redeemed.....	1,560 00
Other loans redeemed.....	2,070 00
Premiums received.....	927 71
Interest received.....	2,101 70
Fines received.....	123 97
Initiation, entrance or membership fees.....	62 00
Transfers.....	3 00
Profits on withdrawals.....	141 81
	<hr/>
	\$28,842 66
	<hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$10,885 00
Loaned on other securities.....	2,345 00
Paid on withdrawals, dues.....	8,499 00
Paid on withdrawals, dividends.....	795 03
Salaries.....	300 00
Advertising and printing.....	2 93
State banking department.....	19 83
J. Redmond account.....	62 25

Interest.	\$36 34
Time drafts.	1,190 78
Cash on hand.	4,706 50
	<hr/>
	\$28,842 66
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest.	\$2,101 70
Premium	927 71
Fines	123 97
Transfer fees.	3 00
Pass-books and initiation, membership or share fee. .	62 00
Profits on withdrawals.	141 81
Fines in arrears.	8 60
Interest in arrears.	16 03
Premiums in arrears.	6 87
	<hr/>
	\$3,391 69
	<hr/> <hr/>

Cr.

Dividends on stock.	\$2,932 93
Interest on borrowed money.	36 34
Expenses	322 76
Fines, 1894.	28 62
Interest, 1894.	16 29
Premiums, 1894.	8 36
Books.	31 90
Added to surplus.	14 49
	<hr/>
	\$3,391 69
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating?
Serial.

What is the par value of stock per share (matured)? \$100.

Are your installment payments weekly or monthly; what amount per share? Monthly; 50 cents.

How many shares were issued during the year 1895? 1,398.
How many shares were withdrawn during the year? 583.

How many borrowing members have you? 52. Give total number of shares now held by them: 1,002.

How many non-borrowing members have you? 198. Give total number of shares now held by them: 2,841.

How many female shareholders? 86. How many shares now held by them? 1,148.

What rate of interest is paid by borrowing member? About 6 per cent.

Is your admission or membership fee per share or per member? Per member. How much? \$1.

Total amount of admission fees paid by new members during year: \$62, to association.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? No.

State total operating expenses for the year: \$322.76.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	GEORGE W. BOOTH....	Utica, N. Y.
<i>Secretary</i>	WILLIAM HOWARTH....	68 South st., Utica, N. Y.
<i>Treasurer</i>	FRANK A. BOSWORTH...	Utica, N. Y.
<i>Attorney</i>	H. D. PITCHER.....	Utica, N. Y.

HOMESTEAD AID ASSOCIATION OF UTICA.

No. 7 Devereux Street, Utica, N. Y.

[Organized under Laws of 1851. Commenced business 1884.]

ASSETS.

Loans on bond and mortgage (face value).....	\$515,070 00
Loans on other securities.....	27,805 00
Cash on hand and in bank.....	27,594 09
Furniture and fixtures.....	436 00
Installments due and unpaid.....	\$1,192 43

\$570,905 09

LIABILITIES.

Due shareholders, due installments paid.....	\$476,654 00
Due shareholders, installments paid in advance...	2,533 00
Due shareholders, earnings credited.....	87,345 18
Guarantee fund.	4,372 91
	<hr/>
	\$570,905 09
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$14,007 53
Subscriptions on shares (installment).....	138,818 55
Mortgages redeemed.	136,750 00
Other loans redeemed.....	8,945 00
Premiums received.	9,076 33
Interest received.	21,226 29
Fines received.	521 60
Initiation, entrance or membership fees.....	305 00
Transfers.	26 00
Rent.....	137 50
Insurance.	12 18
Profit on withdrawals.....	965 43
Profit on transfers.....	55 95
	<hr/>
	\$330,847 36
	<hr/> <hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$180,585 00
Loaned on other securities.....	14,775 00
Paid on withdrawals, dues.....	87,865 00
Paid to members, dividends.....	16,365 52
Paid to association, dividends.....	965 43
Salaries.	1,652 50
Advertising and printing.....	196 95
Rent.....	350 00
Interest on time drafts and on dues paid in advance,	150 06
Office furniture and fixtures.....	47 56
Banking department.	121 32
State league.	15 45
Sundry office expenses.....	98 52

Insurance.....	\$19 96
Office help.	45 00
Cash on hand.....	27,594 09
	<hr/>
	\$330,847 36
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest.....	\$21,226 29
Premium.	9,076 33
Fines.	521 60
Transfer fees.....	26 00
Pass-books and initiation, membership or share fee..	305 00
Profit on withdrawals.....	1,021 38
	<hr/>
	\$32,176 60
	<hr/> <hr/>

Cr.

Dividends on stock.....	\$29,460 03
Interest on dues paid in advance and on time drafts,	150 06
Expenses.	2,506 58
	<hr/>
	\$32,116 67
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Is the plan of your association permanent, serial or terminating?
Serial, permanent.

What is the par value of stock per share (matured)? \$200.

Are your installment payments weekly or monthly; what amount per share? Monthly; \$1.

How many shares were issued during the year 1895? 3,528.
How many shares were withdrawn during the year? 2,355.

How many borrowing members have you? 498. Give total number of shares now held by them: 3,908.

How many non-borrowing members have you? 873. Give total number of shares now held by them: 8,096.

How many female shareholders? 536. How many shares now held by them? 4,739.

What rate of interest is paid by borrowing member? 4 1-5 per cent.

Is your admission or membership fee per share or per member?
Per member. How much? \$1.

Total amount of admission fees paid by new members during
year: \$218.

What premium plan do you follow: installment or gross or
premium interest? Installment.

Have you an expense fund? No.

State total operating expenses for the year: \$2,397.58.

How many foreclosures did you have in 1895? One.

Officers.	Names.	Post-office address.
<i>President</i>	WATSON T. DUNMORE ..	Arcade, Utica, N. Y.
<i>Secretary</i>	SHERWOOD S. CURRAN..	7 Devereux street.
<i>Treasurer</i>	CHARLES B. ROGERS ...	Care First Nat. Bank,
<i>Attorney</i>	WATSON T. DUNMORE ..	Arcade, Utica, N. Y.

HOMESTEAD AID ASSOCIATION OF WHITESTOWN.

Whitesboro, N. Y.

[Organized under Laws of 1892. Commenced business 1893.]

ASSETS.

Loans on bond and mortgage (face value)	\$1,600 00
Loans on other securities	450 00
Cash on hand and in bank	31 16
Installments due and unpaid	11 00
Fines	2 20

\$2,094 36

LIABILITIES.

Due shareholders, due installments paid	\$1,959 80
Due shareholders, earnings credited	68 04
Undivided earnings	60 52
Due banking department	6 00
Unpaid withdrawals filed	\$87 80

\$2,094 36

RECEIPTS.

Cash on hand January 1, 1895.....	\$118 65
Subscriptions on shares (installment).....	859 00
Premiums received.....	27 01
Interest received.....	58 74
Fines received.....	7 50
Initiation, entrance or membership fees.....	2 00
	<hr/>
	\$1,072 90
	<hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$400 00
Loaned on other securities.....	250 00
Paid on withdrawals, dues.....	374 70
Paid on withdrawals, dividends.....	3 78
Banking department examination, 1894.....	13 00
Expenses, 1895.....	26
Cash on hand.....	31 16
	<hr/>
	\$1,072 90
	<hr/>

EARNINGS ACCOUNT.

Dr.

Interest.....	\$58 74
Premium.....	27 01
Fines.....	7 50
Pass-books and initiation, membership or share fee,	2 00
	<hr/>
	\$95 25
	<hr/>

Cr.

Dividends on stock.....	\$72 82
Banking department expenses.....	26
Examination.....	6 00
	<hr/>
	\$79 08
	<hr/>

Is the plan of your association permanent, serial or terminating? Permanent, serial.

What is the par value of stock per share (matured)? \$200.

Are your installment payments weekly or monthly; what amount per share? Monthly; \$1.

How many shares were issued during the year 1895? 3. How many shares were withdrawn during the year? 21.

How many borrowing members have you? 7. Give total number of shares now held by them: 22.

How many non-borrowing members have you? 13. Give total number of shares now held by them: 51.

How many female shareholders? 2. How many shares now held by them? 4.

What rate of interest is paid by borrowing member? $4\frac{1}{2}$ per cent.

Is your admission or membership fee per share or per member? Per member. How much? \$1.

Total amount of admission fees paid by new members during year: \$2.

What premium plan do you follow: installment or gross or premium interest? Installment.

Have you an expense fund? No.

State total operating expenses for the year: \$6.26.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i> . . .	CHAS. H. WILLIAMSON..	Whitesboro, N. Y.
<i>Secretary</i> . . .	JOHN H. HENRY	Whitesboro, N. Y.
<i>Treasurer</i> . . .	I. B. CARY	Whitesboro, N. Y.
<i>Attorney</i>	GEO. E. DENNISON	81 Genesee st., Utica, N. Y.

MUTUAL SAVINGS, LOAN AND BUILDING ASSOCIATION.

Rome, N. Y.

[Organized under Laws of 1851. Commenced business 1888.]

ASSETS.

Loans on bond and mortgage (face value)	\$23,205 00
Loans on other securities	1,155 00
Cash on hand and in bank	26 12
	<hr/>
	\$24,386 12
	<hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$21,608 01
Due shareholders, earnings credited.....	2,458 25
Undivided earnings.....	319 86
	<hr/>
	\$24,386 12
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$2,160 70
Subscriptions on shares (installment).....	4,347 70
Mortgages redeemed.....	6,615 00
Premiums received	9 00
Interest received.....	1,159 00
Fines received.....	50 35
Initiation, entrance or membership fees.....	10 00
Transfer fee.....	1 00
	<hr/>
	\$14,352 75
	<hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$1,900 00
Paid on withdrawals, dues.....	12,279 36
Salaries	125 00
Banking department, assessment.....	3 64
Banking department, examination.....	7 43
Insurance premium advanced.....	11 20
Cash on hand.....	26 12
	<hr/>
	\$14,352 75
	<hr/>

EARNINGS ACCOUNT.

Dr.

Interest.....	\$1,159 00
Premium.....	9 00
Fines.....	50 35
Transfer fees.....	1 00
Pass-books and initiation, membership or share fee..	10 00
	<hr/>
	\$1,229 35
	<hr/>

Cr.

Dividends on stock.....	\$855 82
Expenses.	147 27
	<hr/>
	\$1,003 09
	<hr/>

Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$105.

Are your installment payments weekly or monthly; what amount per share? Monthly; \$1.

How many shares were issued during the year 1895? 151. How many shares were withdrawn during the year? 255.

How many borrowing members have you? 23. Give total number of shares now held by them: 186.

How many non-borrowing members have you? 28. Give total number of shares now held by them: 167.

How many female shareholders? 14. How many shares now held by them? 69.

What rate of interest is paid by borrowing member? 5 per cent.

Is your admission or membership fee per share or per member? Per share. How much? 25 cents for five or less.

Total amount of admission fees paid by new members during year: \$2.25.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? No.

State total operating expenses for the year: \$147.27.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	A. C. KESSINGER.....	Rome, N. Y.
<i>Secretary</i>	JOHN F. FINNEGAN.....	Rome, N. Y.
<i>Treasurer</i>	FRED M. SHELLY.....	Rome, N. Y.
<i>Attorney</i>	S. M. STEVENS.....	Rome, N. Y.

ONONDAGA COUNTY.

ATLANTIC SAVINGS AND LOAN ASSOCIATION.

Nos. 108-112 The Bastable, Syracuse, N. Y.

[Organized under Laws of 1851. Commenced business 1892.]

ASSETS.

Loans on bond and mortgage (face value).....	\$70,900 00
Loans on other securities.....	836 00
Real estate.	21,650 00
Cash on hand and in bank.....	20,530 81
Furniture and fixtures.....	1,441 93
Installments due and unpaid.....	2,362 30
Advanced for stockholders of Connecticut and Pennsylvania.....	75 00
Advanced for taxes, insurance, etc.....	1,018 20
Accrued interest, premium and fines.....	2,056 50
Supplies on hand.....	1,108 97
	<hr/>
	\$121,979 71
	<hr/> <hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$18,095 53
Balance to be paid out on loans made.....	11,728 80
Undivided earnings.....	5,314 68
Contingent fund.....	5,100 00
Installments due and unpaid.....	2,362 30
Prepaid stock.....	79,378 40
	<hr/>
	\$121,979 71
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$12,110 23
Subscriptions on shares (installment).....	16,665 85
Subscriptions on shares (single-payment).....	30,247 00
Mortgages redeemed.....	45,150 00
Other loans redeemed.....	155 00
Premiums received.....	1,503 60
Interest received.....	2,514 84

Fines received.....	\$310 10
Initiation, entrance or membership fees.....	114 15
Contingent fund.....	5,100 00
Sundry persons.....	10,152 45
Transfer fees.....	14 00
Rent.....	1,320 97
Real estate sales.....	2,111 26
Retired stock.....	139 04

\$127,608 49

DISBURSEMENTS.

Loaned on mortgage.....	\$47,650 00
Loaned on other securities.....	651 00
Paid on withdrawals, dues.....	31,296 02
Paid on withdrawals, dividends.....	1,473 40
Salaries.....	1,680 05
Advertising and printing.....	408 85
Rent.....	668 00
Real estate.....	17,949 24
License fees.....	86 97
Dividends, prepaid stock.....	3,518 39
Discount.....	11 08
Advanced for taxes.....	181 77
Traveling expenses.....	540 34
Collection, exchange, commission, telegrams, ex- press, postage and sundries.....	962 57
Cash on hand.....	20,530 81

\$127,608 49

EARNINGS ACCOUNT.

Dr.

Interest.....	\$2,514 84
Premium.....	1,503 60
Fines.....	310 10
Transfer fees.....	14 00
Pass-books and initiation, membership or share fee,	114 15

Rents.....	\$1,320 97
Retired stock.....	139 04
Accrued interest, premium and fines.....	2,056 50
	<hr/>
	\$7,973 20
	<hr/> <hr/>

Cr.

Dividends on stock.....	\$1,473 40
Dividends on prepaid stock.....	3,518 39
Discount on advance payments.....	11 08
	<hr/>
	\$5,002 87
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating? Serial, permanent.

What is the par value of stock per share (matured)? \$100.

Are your installment payments weekly or monthly; what amount per share? Monthly; 45 cents, 60 cents and upwards.

How many shares were issued during the year 1895? 2,505 1-3.

How many shares were withdrawn during the year? 1,438.

How many borrowing members have you? 65. Give total number of shares now held by them: 804.

How many non-borrowing members have you? 605. Give total number of shares now held by them: 3,107 2-3.

How many female shareholders? No separate record kept.

What rate of interest is paid by borrowing member? 6 per cent.

Is your admission or membership fee per share or per member? Per share. How much? \$1.

Total amount of admission fees paid by new members during year: \$114.15.

What premium plan do you follow: installment or gross or premium interest? Premium interest.

Have you an expense fund? Yes. Of what does it consist? One per cent. of the par value of the 60-cent stock and 2 per cent. on amount paid on prepaid stock. Give total amount of expense fund received during year: \$3,859.61. Give balance on hand of expense fund December 31, 1895: \$144.15.

State total operating expenses for the year: \$3,799.74.

How many foreclosures did you have in 1895? Six.

Officers.	Names.	Post-office address.
<i>President</i>	GEO. C. SAWYER	Syracuse, N. Y.
<i>Secretary</i>	CHARLES L. EASTWOOD	Syracuse, N. Y.
<i>Treasurer</i>	GEO. B. LEONARD	Syracuse, N. Y.
<i>Attorney</i>	G. H. STILWELL	Syracuse, N. Y.

CENTRAL CITY BUILDING AND LOAN ASSOCIATION.

Syracuse, N. Y.

[Organized under Laws of 1851. Commenced business 1891.]

ASSETS.

Loans on bond and mortgage (face value)	\$135,300 00
Loans on other securities	1,108 00
Real estate	78,047 05
Cash on hand and in bank	930 02
Furniture and fixtures	724 25
Installments due and unpaid	4,106 00
Interest and premium due and unpaid	2,644 69
Fines due and unpaid	463 30
Judgments	3,710 69
Personal accounts	269 27
	<hr/>
	\$227,303 27
	<hr/>

LIABILITIES.

Due shareholders, due installments paid	\$43,262 67
Due shareholders, installments paid in advance	2,208 00
Balance to be paid out on loans made	2,490 00
Undivided earnings	18,478 34
Installments due and unpaid	4,106 00
Part-paid stock	124,236 11
Fully paid stock	27,103 16
Personal accounts	4,388 62
Surplus	1,030 37
	<hr/>
	\$227,303 27
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$2,037 47
Subscriptions on shares (installment).....	26,514 50
Subscriptions on shares (single-payment).....	58,400 00
Money borrowed.....	5,000 00
Mortgages redeemed.....	19,230 00
Other loans redeemed.....	2,440 00
Premiums received.....	4,904 12
Interest received.....	4,995 82
Fines received.....	561 70
Initiation, entrance or membership fees.....	1,839 10
Transfers	4 00
Attorney's fees.....	387 50
Rents	802 13
Taxes returned.....	184 52
Bills receivable.....	3,641 51
Personal accounts.....	2,963 16
	<hr/>
	\$133,905 53
	<hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$48,876 50
Loaned on other securities.....	3,010 00
Paid on withdrawals, dues.....	35,187 50
Paid on withdrawals, dividends.....	2,466 66
Agents' commissions.....	1,780 77
Salaries	4,261 28
Advertising and printing.....	431 00
Rent	800 04
Sundry expenses.....	1,737 71
Attorney's fees.....	3,942 20
Dividends on stock.....	4,921 79
Furniture, Hotel Lee.....	3,275 00
Commissions, Hotel Lee.....	1,075 00
Expenses, Hotel Lee.....	160 92
Insurance and taxes.....	2,118 25
Borrowed money.....	15,000 00
Mechanics' liens.....	1,187 12
Furniture	60 93

Premiums returned.....	\$142 59
Rebate interest to mortgageor.....	120 00
Repairs on real estate.....	435 34
Personal accounts.....	1,984 91
Cash on hand.....	930 02
	<hr/>
	\$133,905 53
	<hr/>

EARNINGS ACCOUNT.

Dr.

Interest.....	\$4,904 12
Premium	4,995 82
Fines.....	561 70
Transfer fees.....	4 00
Pass-books and initiation, membership or share fee..	1,839 10
Expense funds.....	11,629 11
	<hr/>
	\$23,933 85
	<hr/>

Cr.

Dividends on stock.....	\$4,921 79
Interest rebate to mortgageor.....	120 00
Expenses.....	9,768 97
	<hr/>
	\$14,810 76
	<hr/>

Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$100.

Are your installment payments weekly or monthly; what amount per share? Monthly; 50 cents and \$1.

How many shares were issued during the year 1895? 2,040.
How many shares were withdrawn during the year? 2,463.

How many borrowing members have you? 95. Give total number of shares now held by them: 1,216.

How many non-borrowing members have you? 835. Give total number of shares now held by them: 5,031.

How many female shareholders? Unknown.

What rate of interest is paid by borrowing member? 6 per cent.

Is your admission or membership fee per share or per member? Per share. How much? 25 cents, 50 cents and \$1.

Total amount of admission fees paid by new members during year: \$1,839.10.

What premium plan do you follow: installment or gross or premium interest? Installment.

Have you an expense fund? Yes. Of what does it consist? Entrance, abstract, attorney's and transfer fees, insurance and monthly percentage. Give total amount of expense fund received during year: \$13,472.21. Give balance on hand of expense fund December 31, 1895: \$3,703.27.

State total operating expenses for the year: \$9,768.94.

How many foreclosures did you have in 1895? Fifty-three.

Officers.	Names.	Post-office address.
<i>President</i>	WM. M. McCOMB	Syracuse, N. Y.
<i>Secretary</i>	CHARLES L. GRIFFIN	New York city.
<i>Treasurer</i>	CHARLES L. GRIFFIN	New York city.
<i>Attorney</i>	C. W. STAPLETON	Syracuse, N. Y.

COSMOPOLITAN BUILDING AND LOAN ASSOCIATION.

Syracuse, N. Y.

[Organized under Laws of 1851. Commenced business 1892.]

ASSETS.

Loans on bond and mortgage (face value)	\$331,300 00
Loans on other securities	4,638 00
Real estate (foreclosure)	21,073 73
Cash on hand and in bank	31,366 22
Furniture and fixtures	1,670 13
Installments due and unpaid	2,500 00
Personal accounts	2,362 85
Interest and premium collectible, including December collections	6,265 65
	<hr/>
	\$401,176 58
	<hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$133,818 29
Due shareholders, prepaid and full-paid stock.....	237,129 00
Balance to be paid out on loans made.....	3,374 35
Undivided earnings.	20,036 28
Personal accounts.....	1,044 78
Expense fund.....	3,273 88
Installments in course of collection.....	2,500 00
	<hr/>
	\$401,176 58
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$15,440 99
Subscriptions on shares (installment).....	88,664 80
Subscriptions on shares (single-payment).....	151,824 00
Mortgages redeemed.	26,800 00
Other loans redeemed.....	2,490 00
Premium and interest received.....	19,628 66
Fines received.	283 09
Initiation, entrance or membership fees.....	6,382 00
Rent.	44 87
Expense fund deductions.....	29,290 99
Personal accounts.....	2,873 36
	<hr/>
	\$343,722 76
	<hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$206,627 50
Loaned on other securities.....	5,888 00
Paid on withdrawals, dues (installment).....	33,177 21
Paid on withdrawals (single-payment).....	13,007 00
Paid on withdrawals, dividends.....	5,228 50
Fully paid stock dividends.....	7,201 91
Salaries.	6,204 23
Advertising and printing.....	1,376 61
Rent.	1,083 32
Sundries.	4,325 46
Taxes, insurance, etc.....	1,552 40
Postage.....	659 67

Traveling expenses.	\$1,336 13
Commissions (new stock).	16,085 29
Commissions (collections).	2,007 45
Paid on withdrawals, charge expense fund.	3,546 92
Real estate.	2,948 94
Furniture and fixtures.	100 00
Cash on hand.	31,366 22
	<hr/>
	\$343,722 76
	<hr/>

EARNINGS ACCOUNT.

Dr.

Interest.	\$19,628 66
Fines.	283 09
Rents.	44 87
Retired stock.	968 84
	<hr/>
	\$20,925 46
	<hr/>

Cr.

Dividends on stock (single-payment).	\$7,201 91
Dividends on withdrawals.	5,228 50
	<hr/>
	\$12,430 41
	<hr/>

Is the plan of your association permanent, serial or terminating?
Serial.

- What is the par value of stock per share (matured)? \$100.
- Are your installment payments weekly or monthly; what amount per share? Monthly; 60 cents.
- How many shares were issued during the year 1895? 16,907.
- How many shares were withdrawn during the year? 9,011. (Canceled, 2,252.)
- How many borrowing members have you? 239. Give total number of shares now held by them: 3,313.
- How many non-borrowing members have you? 3,043. Give total number of shares now held by them: 22,658.
- How many female shareholders? 1,114. How many shares now held by them? 5,394.

What rate of interest is paid by borrowing member? 6 per cent.

Is your admission or membership fee per share or per member?
Per share. How much? Installment stock, \$1; paid-up stock, \$2 the first year and \$1 each year thereafter; fully paid stock, \$4 the first year and \$2 each year thereafter.

Total amount of admission fees paid by new members during year: \$5,101.

What premium plan do you follow: installment or gross or premium interest? Premium interest.

Have you an expense fund? Yes. Of what does it consist? Membership, attorney's and transfer fees, taxes, insurance, disbursements on foreclosures, and 8 cents per share per month from dues; also, \$1 per share of the first payments on installment stock. Give total amount of expense fund received during year: \$35,672.99. Give balance on hand of expense fund December 31, 1895: \$3,273.88.

State total operating expenses for the year: \$12,522.87. Commissions, \$18,092.74.

How many foreclosures did you have in 1895? Six.

Officers.	Names.	Post-office address.
<i>President</i>	H. ELBERT BARRETT.....	Syracuse, N. Y.
<i>Secretary</i>	ROBERT W. ANDREWS.....	Syracuse, N. Y.
<i>Treasurer</i>	M. A. GRAVES.....	Syracuse, N. Y.
<i>Attorney</i>	HORACE WHITE.....	Syracuse, N. Y.

EASTERN BUILDING AND LOAN ASSOCIATION.

Syracuse, N. Y.

[Organized under Laws of 1851. Commenced business 1890.]

ASSETS.

Loans on bond and mortgage (face value).....	\$1,805,725 00
Loans on other securities.....	25,984 04
Real estate (foreclosure).....	58,564 04
Cash on hand and in bank.....	51,789 28
Furniture and fixtures.....	3,080 86
Land contracts.....	8,432 42
Bills receivable.....	4,278 78
Insurance and taxes advanced.....	42,433 21

854 REPORT ON CO-OPERATIVE SAVINGS AND LOAN ASSOCIATIONS.

Due from sundry persons.....	\$12,806 22
Interest and premium in process of collection, including all December interest and premium.....	32,545 51
	<hr/>
	\$2,045,639 36
	<hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$691,100 33
Due shareholders, installments paid in advance....	31,589 00
Balance to be paid out on loans made.....	114,500 00
Undivided earnings.....	186,604 09
Indemnity fund stock.....	100,000 00
Fully paid stock.....	776,156 50
Paid-up stock.....	138,374 50
Interest and premium paid in advance.....	1,525 34
Due sundry persons.....	5,789 60
	<hr/>
	\$2,045,639 36
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$85,948 63
Subscriptions on shares (installment).....	271,778 82
Subscriptions on shares (single-payment).....	616,749 25
Mortgages redeemed.....	368,200 00
Other loans redeemed.....	7,318 90
Interest and premium received.....	95,670 52
Fines received.....	5,382 51
Membership fees.....	119 50
Bank interest.....	2,582 69
Special interest.....	1,349 02
Rent of real estate.....	2,520 03
Retired stock.....	642 50
Expense account.....	62,600 12
Transfer fees.....	368 25
Bills receivable.....	635 35
Loans in foreclosure.....	266 42
Collection fees, insurance.....	37 61
Discount.....	519 72
Suspension fees.....	4 50

Land contracts.	\$986 98
Real estate.	15,504 74
Taxes and insurance on loans repaid.	2,732 62
Sundry persons.	69,289 47
	<hr/>
	\$1,611,208 15
	<hr/>

DISBURSEMENTS.

Loaned on mortgages.	\$923,975 00
Loaned on other securities.	20,205 50
Paid on withdrawals, dues.	331,433 65
Paid on withdrawals, dividends.	83,616 74
Salaries.	37,274 20
Advertising and printing.	2,973 10
Rent.	1,883 98
Discount on advance payments.	432 63
Dividend on fully paid and paid-up stock.	46,423 68
Collection fees.	5,962 82
Commission account.	10,145 62
Furniture and fixtures.	186 98
Postage.	891 46
Sundry expense.	297 04
Telegraph account.	299 88
Traveling expenses.	3,663 56
Attorney's fees.	389 38
Special reports.	150 00
Appraisal account.	102 29
Trustee expense.	1 20
License account.	2,413 39
Express account.	94 64
Taxes, insurance, etc., advanced.	9,097 62
Real estate.	50,500 92
Expense of annual meeting.	238 20
Bond account.	180 00
Insurance.	22 50
Bills receivable.	4,779 67
Premium account.	6,258 34
Land contracts.	9,419 40
Loans in foreclosure.	21 52

856 REPORT ON CO-OPERATIVE SAVINGS AND LOAN ASSOCIATIONS.

Sundry persons.	\$5,851 36
Loss on real estate.	232 60
Cash on hand.	51,789 28
	<hr/>
	\$1,611,208 15
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest and installment premium.	\$94,145 18
Premium (gross) earned.	10,000 00
Fines.	5,382 51
Discount.	87 09
Rents.	2,520 03
Retired stock.	642 50
Bank interest.	2,582 69
Special.	1,349 02
Interest and premium in process of collection, including all December interest and premium.	32,545 51
	<hr/>
	\$149,254 53
	<hr/> <hr/>

Cr.

Dividends on paid-up and fully paid stock.	\$46,423 68
Loss on real estate.	232 60
Balance to profit and loss account.	102,598 25
	<hr/>
	\$149,254 53
	<hr/> <hr/>

EXPENSE ACCOUNT.

Dr.

Balance January 1, 1895.	\$16,167 53
Suspension account.	4 50
Membership fees.	119 50
Transfer fees.	368 25
Collection fees.	37 61
Expense fund.	63,975 12
	<hr/>
	\$80,672 51
	<hr/> <hr/>

Cr.

Collection fees.....	\$5,962 82
Salary account.....	37,274 20
Printing and supplies.....	1,869 03
Advertising.....	1,104 07
Postage.	891 46
Rent.	1,883 98
Sundry expense.....	297 04
Telegraph account.....	299 88
Attorney's fees.....	389 38
Traveling expense.....	3,663 56
Special reports.....	150 00
Trustee expense.....	1 20
Expense of annual meeting.....	238 20
Bond account.....	180 00
License account.....	2,413 39
Express account.....	94 64
Insurance.....	22 50
Appraisal account.....	102 29
Commission account.....	10,145 62
Balance on hand.....	13,689 25
	<hr/>
	\$80,672 51
	<hr/>

Is the plan of your association permanent, serial or terminating? Serial.

What is the par value of stock per share (matured)? \$100.

Are your installment payments weekly or monthly; what amount per share? Monthly; 75 cents, 60 cents, 35 cents and 30 cents.

How many shares were issued during the year 1895? 23,012.
How many shares were withdrawn during the year? 14,911.

How many borrowing members have you? 1,270. Give total number of shares now held by them: 19,872.

How many non-borrowing members have you? 4,850. Give total number of shares now held by them: 46,766.

How many female shareholders? No record.

What rate of interest is paid by borrowing member? 6 per cent.

Is your admission or membership fee per share or per member?
Per share. How much? \$1.

Total amount of admission fees paid by new members during year: Unknown.

What premium plan do you follow: installment or gross or premium interest? Installment.

Have you an expense fund? Yes. Of what does it consist? Transfer, membership and suspension fees, 10 cents, 8 cents and 5 cents per share per month, installment stock; \$3 first year on fully paid and paid-up stock and \$1 per year thereafter per share. Give total amount of expense fund received during the year: \$62,600.12. Give balance on hand of expense fund December 31, 1895: \$13,689.25.

State total operating expenses for the year: \$66,983.26.

How many foreclosures did you have in 1895? Fifteen.

Officers.	Names.	Post-office address.
<i>President</i>	JOHN DUNN, Jr.	Syracuse, N. Y.
<i>Secretary</i>	ALFRED J. WHITTON.	Syracuse, N. Y.
<i>Treasurer</i>	JACOB A. NOTTINGHAM.	Syracuse, N. Y.
<i>Attorney</i>	DANIEL A. PIERCE.	Syracuse, N. Y.

EMPIRE SAVINGS AND LOAN ASSOCIATION.

Kirk Building, Syracuse, N. Y.

[Organized under Laws of 1851. Commenced business 1892.]

ASSETS.

Loans on bond and mortgage (face value)	\$203,950 00
Loans on other securities	2,355 00
Real estate (foreclosure)	22,145 74
Cash on hand and in bank	17,196 92
Furniture and fixtures	1,959 08
Installments due and unpaid	4,100 20
Interest, premium and fees due and unpaid	5,267 77
Taxes and insurance advanced	2,653 40
Sundry debit	112 06
	<hr/>
	\$259,740 17
	<hr/>

LIABILITIES.

Due shareholders, due installments paid	\$98,570 06
Due shareholders, earnings credited	8,466 92
Undivided earnings	11,751 15

Prepaid and paid-up stock.....	\$140,805 00
Sundry credits.....	147 04
Unpaid withdrawals filed.....	\$1,217 63

\$259,740 17

RECEIPTS.

Cash on hand January 1, 1895.....	\$22,875 93
Subscriptions on shares (installment).....	49,411 41
Subscriptions on shares (single-payment).....	70,800 00
Money borrowed.....	30,000 00
Mortgages redeemed.....	39,800 00
Other loans redeemed.....	7,362 00
Premiums received.....	6,670 10
Interest received.....	8,038 59
Fines received.....	426 58
Initiation, entrance or membership fees.....	1,887 50
Rent	250 50
Taxes and insurance.....	671 60
Valuation and attorney's fees.....	546 59
Real estate.....	1,400 00
Protested checks.....	58 22
Sundry credits.....	1,030 28

\$241,229 30

DISBURSEMENTS.

Loaned on mortgage.....	\$121,700 00
Loaned on other securities.....	8,077 00
Paid on withdrawals, dues.....	35,521 06
Paid on withdrawals, dividends.....	1,387 06
Salaries	2,519 94
Advertising and printing.....	1,406 76
Rent	1,050 72
Interest on borrowed money.....	359 28
Agents' commissions.....	5,306 05
Taxes and insurance advanced.....	3,044 72
Miscellaneous expenses.....	1,327 00

Costs of foreclosures.....	\$398 86
Furniture and fixtures.....	350 10
Traveling expenses.....	553 62
Appraisals.....	203 85
Cash dividends	7,134 02
For completion of buildings, property foreclosed....	2,637 74
Protested check.....	38 22
Money borrowed paid.....	30,000 00
Sundry debits.....	1,016 38
Cash on hand.....	17,196 92
	<hr/>
	\$241,229 30
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest	\$8,038 59
Premium	6,670 10
Fines	426 58
Transfer fees and pass-books and initiation, member- ship or share fee.....	1,897 50
Protested check.....	20 00
Rent	250 50
Valuation and attorney's fees.....	546 59
Expense account.....	9,138 43
Contingent fund	727 77
	<hr/>
	\$27,716 06
	<hr/> <hr/>

Cr.

Dividends on stock.....	\$7,316 07
Interest on borrowed money.....	359 28
Expenses	12,367 94
Loss on stock withdrawn.....	355 79
Loss on real estate.....	823 60
	<hr/>
	\$21,222 68
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$100.

Are your installment payments weekly or monthly; what amount per share? Monthly; \$1 and 50 cents.

How many shares were issued during the year 1895? 2,803.
How many shares were withdrawn during the year? 2,814.

How many borrowing members have you? 123. Give total number of shares now held by them: 2,217.

How many non-borrowing members have you? 952. Give total number of shares now held by them: 5,926.

How many female shareholders? No separate record.

What rate of interest is paid by borrowing member? 6 per cent.

Is your admission or membership fee per share or per member?
Per share. How much? \$1.

Total amount of admission fees paid by new members during year: \$1,897.50.

What premium plan do you follow: installment or gross or premium interest? Installment.

Have you an expense fund? Yes. Of what does it consist? Entrance, transfer and valuation fees, and 10 cents per share per month. Give total amount of expense fund received during year: \$11,605.02. Give balance on hand of expense fund December 31, 1895: None.

State total operating expenses for the year: \$12,367.94.

How many foreclosures did you have in 1895? Two.

Officers.	Names.	Post-office address.
<i>President</i>	DWIGHT H. BRUCE	Syracuse, N. Y.
<i>Secretary</i>	HERBERT S. FULMER	Syracuse, N. Y.
<i>Treasurer</i>	ANTHONY LAMB	Syracuse, N. Y.
<i>Attorneys</i>	SANFORD & ELLIOTT	Syracuse, N. Y.

INDUSTRIAL SAVINGS AND LOAN COMPANY.

Snow Building, Syracuse, N. Y.

[Organized under Laws of 1892. Commenced business 1893.]

ASSETS.

Loans on bond and mortgage (face value)	\$184,830 00
Loans on other securities	10,350 00
Real estate	2,469 22

Cash on hand and in bank.....	\$5,405 16
Furniture and fixtures.....	581 37
Installments due and unpaid.....	2,203 80
Interest and premium due and unpaid (secured).....	1,953 75
Insurance, taxes, etc., advanced.....	776 41
	<hr/>
	\$208,569 71
	<hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$87,209 82
Due shareholders, installments paid in advance.....	4,039 96
Borrowed money.....	5,675 00
Balance to be paid out on loans made.....	900 00
Undivided earnings.....	12,246 36
Single-payment stock.....	96,259 50
Due expense fund.....	2,239 07
	<hr/>
	\$208,569 71
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$4,298 60
Subscriptions on shares (installment).....	101,424 40
Subscriptions on shares (single-payment).....	64,500 00
Money borrowed.....	2,175 00
Mortgages redeemed.....	35,825 00
Premiums received.....	6,177 72
Interest received.....	6,969 00
Fines received.....	1,804 71
Reduction, appraisal, attorney and transfer fees....	2,388 29
Rents.....	101 20
	<hr/>
	\$225,663 92
	<hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$139,775 00
Loaned on other securities (stock).....	9,686 60
Paid on withdrawals, dues.....	31,892 40
Paid on withdrawals, dividends.....	4,878 94
Salaries and clerk hire.....	6,269 86

Advertising and printing.....	\$1,822 45
Rent, furniture and fixtures.....	604 20
Advances returned to directors.....	1,571 66
Compensation to agents and collectors.....	13,748 81
Postage and sundries.....	1,365 94
Appraisal and attorney's fees.....	2,361 54
License fees and banking department.....	243 08
Discounts on advance payments.....	464 12
Expense fund on withdrawals.....	67 25
Dividend on single-payment stock.....	2,060 09
Interest on borrowed funds.....	281 59
Insurance, taxes, etc., advanced.....	748 01
Real estate.....	2,417 22
Cash on hand.....	5,405 16
	<hr/>
	\$225,663 92
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest.....	\$6,969 00
Premium.....	6,177 72
Fines.....	1,804 71
Rent.....	101 20
Interest and premium in process of collection.....	2,203 80
Transferred from expense fund.....	1,200 00
	<hr/>
	\$18,456 43
	<hr/> <hr/>

Cr.

Dividends on stock.....	\$6,939 03
Interest on borrowed money.....	281 59
Balance.....	11,235 81
	<hr/>
	\$18,456 43
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating?
Serial.

What is the par value of stock per share (matured)? \$100.

Are your installment payments weekly or monthly; what

amount per share? Monthly; class A, \$1; class B, 80 cents; class C, 50 cents; class D, 40 cents; class E, 25 cents.

How many shares were issued during the year 1895? 21,396.
How many shares were withdrawn during the year? 12,180.

How many borrowing members have you? 307. Give total number of shares now held by them: 2,496.

How many non-borrowing members have you? 3,650. Give total number of shares now held by them: 21,900.

How many female shareholders? No record.

What rate of interest is paid by borrowing member? 6 per cent.

Is your admission or membership fee per share or per member? None.

What premium plan do you follow: installment or gross or premium interest? Installment.

Have you an expense fund? Yes. Of what does it consist? From 2 1-10 to 1 8-10 per cent. par value per share for first year, and from 1 2-10 to 6-10 of one per cent. par value per share thereafter, by classes. Give total amount of expense fund received during year: \$27,669.94. Give balance on hand of expense fund December 31, 1895: \$2,239.07.

State total operating expenses for the year: \$25,701.59.

How many foreclosures did you have in 1895? Five.

Officers.	Names.	Post-office address.
<i>President</i>	F. C. HOWLETT.....	Syracuse, N. Y.
<i>Secretary</i>	F. E. KNOX.....	Syracuse, N. Y.
<i>Treasurer</i>	E. S. TEFFT.....	Syracuse, N. Y.
<i>Attorney</i>	W. S. MACGREGOR.....	Syracuse, N. Y.

MERCHANTS AND MECHANICS' SAVINGS AND LOAN ASSOCIATION.

No. 812 Townsend Street, Syracuse, N. Y.

[Organized under Laws of 1892. Commenced business 1894.]

ASSETS.

Loans on bond and mortgage (face value).....	\$700 00
Loans on other securities (stock loan).....	170 00
Cash on hand and in bank.....	40 79
Installments due and unpaid.....	4 00
	<hr/>
	\$914 79
	<hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$58 00
Due shareholders, paid-up stock.....	850 00
Undivided earnings	6 79
	<hr/>
	\$914 79
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$612 66
Subscriptions on shares (installment).....	81 00
Subscriptions on shares (single-payment).....	850 00
Mortgages redeemed	253 50
Other loans redeemed (stock loan).....	10,650 00
Premiums received	3 50
Interest received	5 46
Initiation, entrance or membership fees.....	98 75
	<hr/>
	\$12,554 87
	<hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$700 00
Loaned on other securities (stock loan).....	170 00
Paid on withdrawals, dues.....	11,478 37
Paid on withdrawals, dividends.....	7 40
Salaries.....	44 00
Rent.....	14 00
Banking department assessment.....	1 56
Agents' commissions	98 75
Cash on hand.....	40 79
	<hr/>
	\$12,554 87
	<hr/>

EARNINGS ACCOUNT.

Dr.

Interest.....	\$5 46
Premium.....	3 50
Pass-books and initiation, membership or share fee..	98 75
	<hr/>
	\$107 71
	<hr/>

Cr.

Dividends on stock.....	\$7 40
Banking assessment	1 56
Agents' commissions	98 75
	<hr/>
	\$107 71
	<hr/>

Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$100 and \$200.

Are your installment payments weekly or monthly; what amount per share? Monthly; 50 cents and \$1.

How many shares were issued during the year 1895? 329. How many shares were withdrawn during the year? 208.

How many borrowing members have you? 2. Give total number of shares now held by them: 110.

How many non-borrowing members have you? 11. Give total number of shares now held by them: 219.

How many female shareholders? 3. How many shares now held by them? 210.

What rate of interest is paid by borrowing member? Five per cent.

Is your admission or membership fee per share or per member? Per share. How much? 25 cents and \$1.

Total amount of admission fees paid by new members during year: \$98.75.

What premium plan do you follow: installment or gross or premium interest? Installment.

Have you an expense fund? Yes. Of what does it consist? 5 per cent. of the gross assets.

State total operating expenses for the year: \$59.56.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	C. W. STAPLETON.....	Syracuse, N. Y.
<i>Secretary</i>	IRVING E. BURDICK.....	Syracuse, N. Y.
<i>Treasurer</i>	C. K. UNDERWOOD.....	Syracuse, N. Y.
<i>Attorney</i>	F. Z. WILCOX.....	Syracuse, N. Y.

NOTE.—It appears that in the month of December, 1894, the directors took stock to the amount of \$10,500, which was withdrawn upon the 15th day of January, 1895, after the annual report was made.

ONONDAGA SAVINGS AND LOAN ASSOCIATION.

Nos. 5 and 6 Herald Building, South Warren Street, Syracuse, N. Y.

[Organized under Laws of 1892. Commenced business 1893.]

ASSETS.

Loans on bond and mortgage (face value).....	\$20,700 00
Loans on other securities (ass'n stock).....	550 00
Cash on hand and in bank.....	2,861 84
Furniture and fixtures.....	272 65
Interest and premium due and unpaid.....	123 75
Sundry accounts.....	8 00
	<hr/>
	\$24,516 24
	<hr/> <hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$3,392 15
Due shareholders, earnings credited.....	229 43
Balance to be paid out on loans made.....	2,005 00
Undivided earnings.....	612 56
Due prepaid shareholders.....	17,975 00
Due paid-up shareholders.....	250 00
Surplus (balance expense fund and sundry accounts),	52 10
	<hr/>
	\$24,516 24
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$2,504 66
Subscriptions on shares (installment).....	3,245 75
Subscriptions on shares (single-payment).....	15,900 00
Advanced by directors.....	35 00
Mortgages redeemed.....	1,300 00
Other loans redeemed.....	15 80
Premiums received.....	253 74
Interest received.....	507 46
Fines received.....	11 40
Initiation, entrance or membership fees.....	525 00
Appraisers and attorney's fees.....	177 40
Surrendered stock.....	27 95
From expense to loan fund.....	17 99

Earnings from withdrawals.....	\$2 05
Appraisals credited earnings account.....	12 00
Sundries	71 85
	<hr/>
	\$24,608 05
	<hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$19,395 00
Loaned on other securities (ass'n stock).....	550 00
Paid on withdrawals, dues and surrendered stock...	125 45
Paid on withdrawals, dividends and earnings from withdrawals	3 81
Salaries !..	168 00
Advertising and printing.....	90 72
Rent	160 00
Returned to directors.....	35 00
Furniture	272 65
Commissions and membership fees to agents.....	399 32
Postage and express.....	25 69
Car fares and traveling expenses.....	301 93
Attorney	67 50
From expense to loan fund.....	17 99
Banking department.....	27 79
Sundries	105 36
Cash on hand and bank account.....	2,861 84
	<hr/>
	\$24,608 05
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EARNINGS ACCOUNT.

Dr.

Interest and premium due and unpaid.....	\$123 75
Premium and interest.....	761 20
Fines	11 40
Appraisals credited earnings account.....	12 00
Pass-books and initiation, membership or share fee, attorney and appraisal fees.....	702 40
Expenses from dues.....	456 00
Surrendered stock.....	27 95

From expense to loan fund.....	\$17 99
Earnings from withdrawals.....	2 05
Sundries	106 85
	<hr/>
	\$2,221 59
	<hr/> <hr/>

Cr.

Dividends on stock.....	\$233 24
Expenses, including amount from loan fund to ex- pense fund.....	1,399 30
	<hr/>
	\$1,632 54
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$100.

Are your installment payments weekly or monthly; what amount per share? Monthly; class A, 75 cents; class B, 50 cents.

How many shares were issued during the year 1895? 868 2-3.
How many shares were withdrawn during the year? 70.

How many borrowing members have you? 23. Give total number of shares now held by them: 222.

How many non-borrowing members have you? 128. Give total number of shares now held by them: 837 2-3.

How many female shareholders? No account.

What rate of interest is paid by borrowing member? 6 per cent.

Is your admission or membership fee per share or per member? Per share. How much? \$1.

Total amount of admission fees paid by new members during year: \$525.

What premium plan do you follow: installment or gross or premium interest? Installment.

Have you an expense fund? Yes. Of what does it consist? 10 cents per share per month, also admission, attorney's fees, appraisals, etc. Give total amount of expense fund received during year: \$1,408.02. Give balance on hand of expense fund December 31, 1895: \$44.10.

State total operating expenses for the year: \$1,399.30.

How many foreclosures did you have in 1895? None.

870 REPORT ON CO-OPERATIVE SAVINGS AND LOAN ASSOCIATIONS.

Officers.	Names.	Post-office address.
<i>President</i>	CHARLES M. WARNER.....	Syracuse, N. Y.
<i>Secretary</i>	CHARLES E. STODDARD.....	Syracuse, N. Y.
<i>Treasurer</i>	LEONARD H. GROESBECK.....	Syracuse, N. Y.
<i>Attorney</i>	GEORGE H. SEARS.....	Syracuse, N. Y.

PEOPLE'S BUILDING, LOAN AND SAVINGS ASSOCIATION.

No. 215 Kirk Block, Syracuse, N. Y.

[Organized under Laws of 1851. Commenced business 1887.]

ASSETS.

Loans on bond and mortgage (face value).....	\$624,099 55
Loans on other securities.....	14,247 84
Real estate (foreclosure).....	137,072 83
Cash on hand and in bank.....	25,177 63
Furniture and fixtures.....	1,090 94
Land contracts.....	10,535 00
Insurance, etc., advanced.....	10,300 47
Sundry accounts.....	1,620 65
	<hr/>
	\$824,144 91
	<hr/> <hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$669,244 43
Due shareholders, installments paid in advance...	1,364 01
Due shareholders, earnings credited.....	98,770 10
Undivided earnings.....	39,483 56
Certificates and notes of deposit.....	11,997 50
Payments on contracts.....	2,576 84
Partial payments.....	668 23
Sundry accounts.....	40 24
Unpaid withdrawals filed.....	\$137,000 00
	<hr/> <hr/>
	<hr/>
	\$824,144 91
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$33,399 89
Subscriptions on shares (installment).....	112,742 49
Subscriptions on shares (single-payment).....	53,249 90
Mortgages redeemed.	110,100 00
Other loans redeemed.....	855 00
Premiums received.	20,108 59
Interest received.	20,108 60
Fines received.	1,981 16
Initiation, entrance or membership fees.....	49 00
Sundry profits.	67,428 35
Dividends credited, etc.....	30,115 78
Sundry agents' accounts.....	2,819 92
	<hr/>
	\$452,958 68
	<hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$20,800 00
Loaned on other securities.....	13,047 84
Paid on withdrawals, dues.....	209,847 88
Paid on withdrawals, dividends.....	44,694 83
Salaries.	18,401 92
Advertising and printing.....	1,507 88
Rent.	881 70
Advance payments credited, etc.....	60,842 10
Sundry expenses.	10,698 73
Dividends credited, etc.....	42,657 84
Sundry agents' accounts.....	4,400 33
Cash on hand.....	25,177 63
	<hr/>
	\$452,958 68
	<hr/>

EARNINGS ACCOUNT.

Dr.

Interest.....	\$20,108 59
Premium.....	20,108 60
Fines.....	1,981 16
Transfer fees.	2,751 52

Pass-books and initiation, membership or share fee,	\$49 00
Sundry profits.	64,676 83
Balance January 1, 1895.	3,955 93
	<hr/>
	\$113,631 63
	<hr/>

Cr.

Dividends on stock.	\$15,264 74
Expenses.	31,490 23
Sundry disbursements.	27,393 10
Undivided profits.	39,483 56
	<hr/>
	\$113,631 63
	<hr/>

Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$100.

Are your installment payments weekly or monthly; what amount per share? Monthly; A, \$1; B, 65 cents; C, 30 cents.

How many shares were issued during the year 1895? 1,206.
How many shares were withdrawn during the year? 5,717 $\frac{1}{4}$.

How many borrowing members have you? 700. Give total number of shares now held by them: 7,390.

How many non-borrowing members have you? 1,955. Give total number of shares now held by them: 10,246 $\frac{3}{4}$.

How many female shareholders? Don't know.

What rate of interest is paid by borrowing member? 5 per cent.

Is your admission or membership fee per share or per member?
Per share. How much? \$1.

Total amount of admission fees paid by new members during year: \$49.

What premium plan do you follow: installment or gross or premium interest? Premium interest.

Have you an expense fund? Yes. Of what does it consist? Quarterly dues and expense payments on stock, transfer and cancellation fees and such portion of gross profits as may be necessary. Give total amount of expense fund received during year:

\$31,490.23. Give balance on hand of expense fund December 31, 1895: Nothing.

State total operating expenses for the year: \$31,490.23.

How many foreclosures did you have in 1895? Twenty-six.

Officers.	Names.	Post-office address.
<i>President</i>	JACOB AMOS	Syracuse, N. Y.
<i>Secretary</i>	OSCAR N. WHITNEY	Syracuse, N. Y.
<i>Treasurer</i>	LEONARD H. GROESBECK	Syracuse, N. Y.
<i>Attorneys</i>	SANFORD & ELLIOTT	Syracuse, N. Y.

SAFETY INVESTMENT AND LOAN COMPANY.

Syracuse, N. Y.

[Organized under Laws of 1851. Commenced business 1890.]

ASSETS.

Loans on bond and mortgage (face value)	\$119,489 70
Loans on other securities	2,386 00
Real estate (purchase)	4,044 00
Cash on hand and in bank	5,649 27
Furniture and fixtures	869 92
Installments due and unpaid	1,867 82
Interest and fines	1,327 35
Sundry accounts due from agents	2,302 82
Taxes and insurance advanced	307 25
Supplies	500 00
	<hr/>
	\$138,744 13
	<hr/>

LIABILITIES.

Due shareholders, due installments paid	\$47,753 01
Due shareholders, installments paid in advance	1,932 74
Due shareholders, full-paid stock	63,026 50
Prepaid stock	580 00
Balance to be paid out on loans made	9,300 00
Undivided earnings	15,190 05
Bills payable	900 00
Sundry accounts	61 83
	<hr/>
	\$138,744 13
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$5,369 21
Subscriptions on shares (installment).....	26,294 54
Subscriptions on shares (single-payment).....	24,535 00
Money borrowed	1,000 00
Mortgages redeemed	11,950 00
Other loans redeemed.....	211 00
Premiums and interest received.....	10,585 51
Fines received	387 19
Initiation, entrance or membership fees.....	193 28
Sundry persons	142 63
Insurance and appraisals.....	128 00
Transfer fees	19 98
	<hr/>
	\$80,816 34
	<hr/> <hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$40,152 50
Loaned on other securities.....	1,182 00
Paid on withdrawals, dues.....	15,753 30
Paid on withdrawals, dividends.....	1,787 34
Salaries.....	2,419 86
Advertising and printing.....	1,276 40
Rent.....	445 15
Interest.....	3,375 73
Furniture and fixtures.....	107 65
Insurance, taxes and appraisals.....	455 75
Sundry accounts	2,111 51
Real estate purchased.....	4,044 00
Commission	1,122 88
Bills payable	100 00
Traveling expenses	302 50
Postage and express	179 26
Sundry expenses	331 81
Membership fees	19 43
Cash on hand.....	5,649 27
	<hr/>
	\$80,816 34
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest and premium	\$10,585 51
Fines.	387 19
Transfer fees	19 98
Pass-books and initiation, membership or share fee. .	5,240 72
Bills payable	1,000 00
Lapses.	1,869 50
	<hr/>
	\$19,102 90
	<hr/> <hr/>

Cr.

Dividends on stock.	\$1,787 34
Interest dividend paid.	3,375 73
Expenses.	6,348 10
Balance.	7,591 73
	<hr/>
	\$19,102 90
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating?
Serial.

What is the par value of stock per share (matured)? \$100.

Are your installment payments weekly or monthly; what amount per share? Monthly; Class A, 50 cents; Class B, 65 cents; Class C, \$1.

How many shares were issued during the year 1895? 2,622 $\frac{1}{4}$.
How many shares were withdrawn during the year? 1,872.

How many borrowing members have you? 173. Give total number of shares now held by them: 1,559.

How many non-borrowing members have you? 825. Give total number of shares now held by them: 3,942.

How many female shareholders? 168. How many shares now held by them? 1,235.

What rate of interest is paid by borrowing member? 6 per cent.

Is your admission or membership fee per share or per member?
Per share. How much? Class A, \$5.80; Class B, \$7.20; Class C, \$7.60 — payable \$1 in advance, balance monthly.

Total amount of admission fees paid by new members during year: \$2,622, paid agent.

What premium plan do you follow: installment or gross or premium interest? Installment.

Have you an expense fund? Yes. Of what does it consist? Admission, transfer and attorney's fees. Give total amount of expense fund received during the year: \$6,260.70. Give balance on hand of expense fund December 31, 1895: \$59.52.

State total operating expenses for the year: \$6,348.10.

How many foreclosures did you have in 1895? Two.

Officers.	Names.	Post-office address.
<i>President</i>	GEO. D. COWLES	Syracuse, N. Y.
<i>Secretary</i>	CHAS. A. FOX	Syracuse, N. Y.
<i>Treasurer</i>	JOHN S. KAUFMANN	Syracuse, N. Y.
<i>Attorney</i>	GEO. D. COWLES	Syracuse, N. Y.

SYRACUSE CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.

Rooms 19, 20 and 21, Herald Building, Syracuse, N. Y.

[Organized under Laws of 1887. Commenced business 1888.]

ASSETS.

Loans on bond and mortgage (face value)	\$177,000 00
Loans on other securities	13,535 00
Real estate (foreclosure)	1,328 99
Cash on hand and in bank	23,230 99
Furniture and fixtures	416 75
Installments due and unpaid	169 00
	<hr/>
	\$215,680 73
	<hr/>

LIABILITIES.

Due shareholders, due installments paid	\$168,774 00
Due shareholders, installments paid in advance	394 50
Due shareholders, earnings credited	42,895 23
Undivided earnings	3,617 00
	<hr/>
	\$215,680 73
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$18,535 37
Subscriptions on shares (installment).....	35,482 62
Mortgages redeemed.....	31,405 00
Other loans redeemed.....	29,095 00
Premiums received.....	931 04
Interest received.....	12,052 24
Fines received.....	294 83
Initiation, entrance or membership fees.....	97 00
Rent.....	38 00
	<hr/>
	\$127,931 10
	<hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$40,005 00
Loaned on other securities.....	33,775 00
Paid on withdrawals, dues.....	24,606 32
Paid on withdrawals, dividends.....	4,035 19
Salaries.....	1,400 00
Advertising and printing.....	27 45
Rent.....	300 00
Fixtures, \$17.50; real estate, \$15.69.....	33 19
Commissions.....	16 82
Office help.....	260 00
Books and stationery.....	15 35
Banking department.....	81 24
State league.....	5 00
Insurance.....	20 20
Auditors.....	50 00
Postage.....	19 85
Office disbursements.....	49 50
Cash on hand.....	23,230 99
	<hr/>
	\$127,931 10
	<hr/>

EARNINGS ACCOUNT.

Dr.

Interest.....	\$12,052 24
Premium.....	931 04
Fines, transfer fees.....	294 83

Pass-books and initiation, membership or share fee,	\$97 00
Rent	38 00
Profits from withdrawals	990 76
	<hr/>
	\$14,403 87
	<hr/>

Cr.

Dividends on stock	\$10,782 15
Expenses	2,245 41
	<hr/>
	\$13,027 56
	<hr/>

Is the plan of your association permanent, serial or terminating?
Serial.

What is the par value of stock per share (matured)? \$200.
Are your installment payments weekly or monthly; what amount per share? Monthly; \$1.

How many shares were issued during the year 1895? 413. How many shares were withdrawn during the year? 479.

How many borrowing members have you? 96. Give total number of shares now held by them: 1,155.

How many non-borrowing members have you? 269. Give total number of shares now held by them: 1,680.

How many female shareholders? 116. How many shares now held by them? 697.

What rate of interest is paid by borrowing member? 6 per cent.
Is your admission or membership fee per share or per member? Per share. How much? 25 cents.

Total amount of admission fees paid by new members during year: \$78, to association.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? No.
State total operating expenses for the year: \$2,245.41.
How many foreclosures did you have in 1895? Two.

Officers.	Names.	Post-office address.
<i>President</i>	J. FRANK PLUMB	Syracuse, N. Y.
<i>Secretary</i>	EDWARD H. JAMES	Syracuse, N. Y.
<i>Treasurer</i>	JACOB STEPHENS	Syracuse, N. Y.
<i>Attorney</i>	G. W. DRISCOLL	Syracuse, N. Y.

ONTARIO COUNTY.

GENEVA PERMANENT LOAN AND SAVINGS ASSOCIATION.

Geneva, N. Y.

[Organized under Laws of 1851. Commenced business 1886.]

ASSETS.

Loans on bond and mortgage (face value).....	\$153,750 00
Loans on other securities.....	7,250 00
Cash on hand and in bank.....	12 92
Furniture and fixtures.	95 00
	<hr/>
	\$161,107 92
	<hr/> <hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$145,223 84
Due shareholders, installments paid in advance....	999 42
Due shareholders, earnings credited.....	8,940 26
Undivided earnings.	5,944 40
	<hr/>
	\$161,107 92
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$2,032 67
Subscriptions on shares (installment).....	49,422 89
Money borrowed.	7,000 00
Mortgages redeemed.....	19,875 00
Other loans redeemed.....	2,000 00
Premiums received.....	1,450 15
Interest received.....	8,198 98
Fines received.	169 60
Initiation, entrance or membership fees.....	132 50
Transfer fees.	2 00
Reverted dividends.....	1,224 79
	<hr/>
	\$91,508 58
	<hr/> <hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$28,940 00
Loaned on other securities.....	3,125 00
Paid on withdrawals, dues.....	45,222 11
Paid on withdrawals, dividends.....	4,124 57
Salaries.	564 00
Advertising and printing.....	62 00
Rent.	60 00
Postage.	35 45
Legal and miscellaneous.....	95 18
Banking department.	67 85
Bills payable.	9,000 00
Reverted premium.....	5 10
Interest.	176 59
Furniture and fixtures.	17 81
Cash on hand.	12 92
	<hr/>
	\$91,508 58
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest.	\$8,198 98
Premium.....	1,450 15
Fines.	169 60
Transfer fee.	2 00
Pass-books and initiation, membership or share fee,	132 50
Reverted dividends.	1,224 79
	<hr/>
	\$11,178 02
	<hr/> <hr/>

Cr.

Dividends on stock.....	\$8,940 26
Interest on borrowed money.....	176 59
Expenses.	884 13
Reverted premium	5 10
Furniture and fixtures.....	17 81
	<hr/>
	\$10,023 89
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$250.

Are your installment payments weekly or monthly; what amount per share? Weekly; 25 cents.

How many shares were issued during the year 1895? 1,325.

How many shares were withdrawn during the year? 1,348.

How many borrowing members have you? 133. Give total number of shares now held by them: 813.

How many non-borrowing members have you? 387. Give total number of shares now held by them: 3,308½.

How many female shareholders? 243. How many shares now held by them? 1,088.

What rate of interest is paid by borrowing members? 5 1-5 per cent.

Is your admission or membership fee per share or per member? Per share. How much? 10 cents.

Total amount of admission fees paid by new members during year: \$132.50.

What premium plan do you follow: installment or gross or premium interest? Installment.

Have you an expense fund? No.

State total operating expenses for the year: \$884.13.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	MILLARD F. BLAINE.....	Geneva, N. Y.
<i>Secretary</i>	JOHN G. FARWELL.....	Geneva, N. Y.
<i>Treasurer</i>	WILLIAM O'HANLON.....	Geneva, N. Y.
<i>Attorney</i>	LEWIS W. KEYES.....	Geneva, N. Y.

UNIVERSAL SAVINGS AND LOAN COMPANY.

Geneva, N. Y.

[Organized under Laws of 1851. Commenced business 1891.]

ASSETS.

Loans on bond and mortgage (face value).....	\$29,700 00
Loans on other securities.....	675 00

Cash on hand and in bank.....	\$419 57
Installments due and unpaid.....	818 00
Interest and premium in process of collection.....	333 57
	<hr/>
	\$31,946 14
	<hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$26,968 33
Due shareholders, installments paid in advance.....	2 00
Due shareholders, earnings credited.....	2,878 23
Undivided earnings.....	894 73
Balance in expense fund.....	51 28
Installments, interest and premium in process of collection.	1,151 57
	<hr/>
	\$31,946 14
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$1,049 96
Subscriptions on shares (installment).....	7,892 83
Subscriptions on shares (single-payment).....	3,585 00
Money borrowed.....	2,000 00
Mortgages redeemed.....	2,250 00
Other loans redeemed.....	30 00
Premiums received.....	1,113 30
Interest received.....	1,345 99
Fines received.....	160 30
Initiation, entrance or membership fees.....	2 00
Dues	530 00
Contribution to expense fund by stock not paying dues	1,203 02
Transfer, attorney's and cancellation fees	161 00
Rent, etc.....	105 25
	<hr/>
	\$21,428 65
	<hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$13,550 00
Loaned on other securities.....	580 00
Paid on withdrawals, dues.....	2,258 53

Paid on withdrawals, dividends.....	\$670 56
Salaries	852 16
Advertising and printing.....	164 50
Rent	150 00
Paid borrowed money.....	2,000 00
Exchange and collections.....	152 50
Commission to agents.....	358 25
Attorney's fees.....	31 00
Sundries	241 58
Cash on hand.....	419 57
	<hr/>
	\$21,428 65
	<hr/>

EARNINGS ACCOUNT.

Dr.

Interest	\$1,345 99
Premium	1,113 30
Fines	160 30
Balance dividend fund January 1, 1895.....	473 25
	<hr/>
	\$3,092 84
	<hr/>

Cr.

Dividends on stock.....	\$2,174 86
Interest on borrowed money.....	23 25
Balance	894 73
	<hr/>
	\$3,092 84
	<hr/>

Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$100, \$150, \$200 and \$250.

Are your installment payments weekly or monthly; what amount per share? Monthly; class A, \$1.20; class B, \$1, 80 cents, 65 cents and 50 cents.

How many shares were issued during the year 1895? 392 $\frac{1}{2}$.
How many shares were withdrawn during the year? 562 14-15.

How many borrowing members have you? 29. Give total number of shares now held by them: 272.

How many non-borrowing members have you? 178. Give total number of shares now held by them: 612 2-3.

How many female shareholders? 30. How many shares now held by them? 120 2-5.

What rate of interest is paid by borrowing member? 6 per cent.

Is your admission or membership fee per share or per member? Per share. How much? \$1.

Total amount of admission fees paid by new members during year: \$357; of which \$355 to agents.

What premium plan do you follow: installment or gross or premium interest? Installment.

Have you an expense fund? Yes. Of what does it consist? Membership fees, quarterly dues class B, and contribution to expense fund from other stock.

State total operating expenses for the year: \$1,949.99.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	M. C. HAIGHT	Geneva, N. Y.
<i>Secretary</i>	WM. WILSON	Geneva, N. Y.
<i>Treasurer</i>	D. W. HALLENBECK	Geneva, N. Y.
<i>Attorney</i>	D. B. BACKENSTORN	Geneva, N. Y.

ORANGE COUNTY.

BUILDING AND LOAN ASSOCIATION OF NEWBURGH.

Newburgh, N. Y.

[Organized under Laws of 1851. Commenced business 1886.]

ASSETS.

Loans on bond and mortgage (face value)	\$162,340 00
Loans on other securities	20,830 00
Real estate	10,473 15
Cash on hand and in bank	11,532 84
Furniture and fixtures	60 00
Interest, etc., due and unpaid	2,293 83
	<hr/>
	\$207,529 82
	<hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$163,734 00
Due shareholders, installments paid in advance.....	395 36
Balance to be paid out on loans made.....	1,300 00
Undivided earnings	41,753 46
Suspended accounts	347 00
	<hr/>
	\$207,529 82
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$4,765 43
Subscriptions on shares (installment).....	30,224 00
Money borrowed	1,798 00
Mortgages redeemed	23,422 64
Other loans redeemed.....	4,240 00
Premiums received	798 09
Interest received	8,693 56
Fines received	239 82
Initiation, entrance or membership fees.....	69 35
Rents.....	689 00
	<hr/>
	\$74,939 89
	<hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$33,780 00
Loaned on other securities.....	20,395 00
Paid on withdrawals, dues.....	5,574 00
Paid on withdrawals, dividends.....	829 08
Salaries.....	650 00
Advertising and printing.....	28 75
Rent.....	25 00
Bills payable	1,800 00
Appraisals.....	39 16
Commissions.....	31 89
Taxes.....	98 23
Expenses.....	155 94
Cash on hand.....	11,532 84
	<hr/>
	\$74,939 89
	<hr/>

EARNINGS ACCOUNT.

Dr.

Interest.....	\$8,244 02
Premium.....	847 00
Fines.....	239 82
Transfer fees.....	69 35
Rents.....	689 00
	<hr/>
	\$10,089 19
	<hr/> <hr/>

Cr.

Dividends on stock.....	\$9,086 97
Interest on borrowed money.....	2 00
Expenses.....	1,000 22
	<hr/>
	\$10,089 19
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating?
Serial.

What is the par value of stock per share (matured)? \$200.

Are your installment payments weekly or monthly; what amount per share? Monthly; \$1.

How many shares were issued during the year 1895? 384. How many shares were withdrawn during the year? 285.

How many borrowing members have you? 86. Give total number of shares now held by them: 828 2-10.

How many non-borrowing members have you? 263. Give total number of shares now held by them: 1,689 4-5.

How many female shareholders? 96. How many shares now held by them? 661½.

What rate of interest is paid by borrowing member? 6 per cent.

Is your admission or membership fee per share or per member? Per share. How much? 10 cents.

Total amount of admission fees paid by new members during year: \$51.75.

What premium plan do you follow: installment or gross or premium interest? Installment.

Have you an expense fund? No.

State total operating expenses for the year: \$1,002.22.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	B. B. MOORE	135 Water street.
<i>Secretary</i>	BENJ. J. MACDONALD	70 Water street.
<i>Treasurer</i>	CHARLES J. LAWSON	69 Water street.
<i>Attorney</i>	HOWARD THORNTON	44 Third street.

CO-OPERATIVE LOAN AND SAVINGS SOCIETY.

Port Jervis, N. Y.

[Organized under Laws of 1851. Commenced business 1891.]

ASSETS.

Loans on bond and mortgage (face value)	\$93,488 97
Loans on other securities	5,400 00
Cash on hand and in bank	2,376 37
Furniture and fixtures	150 00
Installments due and unpaid	241 40
Insurance.	14 00
	<hr/>
	\$101,670 74
	<hr/> <hr/>

LIABILITIES.

Due shareholders, due installments paid, Class A . . .	\$67,121 50
Due shareholders, installments paid in advance. . . .	135 00
Due shareholders, earnings credited	17,266 23
Undivided earnings	1,728 01
Installments, Class B	15,350 00
Salaries.	60 00
Rent.	10 00
	<hr/>
	\$101,670 74
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895	\$61 31
Subscriptions on shares (installment)	21,972 24
Subscriptions on shares (single-payment)	3,350 00
Money borrowed.	542 00

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Interest received.	\$2,689 61
Fines received.	191 46
Initiation, entrance or membership fees.	46 00
Insurance.	23 75
	<hr/>
	\$28,876 37
	<hr/>

DISBURSEMENTS.

Loaned on mortgage.	\$17,758 38
Loaned on other securities.	2,988 00
Paid on withdrawals, dues, Class A.	3,387 00
Paid on withdrawals, dividends.	124 97
Salaries.	390 00
Advertising and printing.	49 20
Rent.	75 00
Withdrawal dues, Class B.	600 00
Dividends, Class B.	486 00
Bank department, expenses.	70 14
Legal expenses.	15 00
Insurance.	7 00
Borrowed money and discount.	543 31
Incidental expenses.	6 00
Cash on hand.	2,376 37
	<hr/>
	\$28,876 37
	<hr/>

EARNINGS ACCOUNT.

Dr.

Interest.	\$2,689 61
Premium.	2,458 00
Fines.	191 46
Pass-books and initiation, membership or share fee.	46 00
Withdrawals.	699 92
	<hr/>
	\$6,084 99
	<hr/>

Cr.

Dividends on stock.....	\$5,478 34
Interest on borrowed money.....	1 31
Expenses.....	605 34
	<hr/>
	\$6,084 99
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating?
Serial.

What is the par value of stock per share (matured)? \$200, Class A; \$100, Class B.

Are your installment payments weekly or monthly; what amount per share? Monthly; \$1.

How many shares were issued during the year 1895? 297, Class A; 67, Class B. How many shares were withdrawn during the year? 146½, Class A; 12, Class B.

How many borrowing members have you? 65. Give total number of shares now held by them: 505½.

How many non-borrowing members have you? 367. Give total number of shares now held by them: 1,652½.

How many female shareholders? 128. How many shares now held by them? 641.

What rate of interest is paid by borrowing member? ¼ of 1 per cent. per month.

Is your admission or membership fee per share or per member? Per member. How much? \$1.

Total amount of admission fees paid by new members during year: \$46.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? No.

State total operating expenses for the year: \$606.65.

How many foreclosures did you have in 1895? One.

Officers.	Names.	Post-office address.
<i>President</i>	R. ED. SCHOFIELD.....	Port Jervis, N. Y.
<i>Secretary</i>	H. W. DE WITT.....	Port Jervis, N. Y.
<i>Treasurer</i>	AARON SAMUELS.....	Port Jervis, N. Y.
<i>Attorney</i>	O. P. HOWELL.....	Port Jervis, N. Y.

HOMESTEAD BUILDING AND LOAN ASSOCIATION.

Middletown, N. Y.

[Organized under Laws of 1851. Commenced business 1888.]

ASSETS.

Loans on bond and mortgage (face value).....	\$280,700 00
Loans on other securities.....	24,942 90
Real estate.....	6,656 23
Cash on hand and in bank.....	6 19
Furniture and fixtures.....	125 00
Installments due and unpaid.....	2,039 38
	<hr/>
	\$314,469 70
	<hr/> <hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$206,260 35
Due shareholders, installments paid in advance.....	348 40
Due shareholders, earnings credited.....	43,789 50
Borrowed money.....	5,000 00
Balance to be paid out on loans made.....	942 68
Undivided earnings.....	907 93
Surplus, including unearned premiums.....	57,220 84
	<hr/>
	\$314,469 70
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$9,530 94
Subscriptions on shares (installment).....	48,018 23
Money borrowed.....	18,935 17
Mortgages redeemed.....	1,954 59
Other loans redeemed.....	18,474 10
Premiums received.....	21,144 00
Interest received.....	9,335 66
Fines received.....	197 92
Initiation, entrance or membership fees.....	63 53
Transfers.....	12 30
Rent.....	79 00
	<hr/>
	\$127,745 44
	<hr/> <hr/>

DISBURSEMENTS.

Loaned on mortgage, including premiums.....*	\$76,806 12
Loaned on other securities.....	19,949 00
Paid on withdrawals, dues.....	13,611 57
Paid on withdrawals, dividends.....	2,191 66
Salaries	530 00
Advertising and printing.....	73 30
Rent.....	56 00
Borrowed money paid.....	14,000 00
Taxes, etc., paid.....	139 53
Interest paid.....	70 00
Banking department.....	33 02
Expense of foreclosure.....	279 05
Cash on hand.....	6 19
	<hr/>
	\$127,745 44
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest	\$9,335 66
Premium	7,453 29
Fines	197 92
Transfer fees.....	12 30
Pass-books and initiation, membership or share fee..	63 53
Profits forfeited.....	702 06
Rent	79 00
	<hr/>
	\$17,843 76
	<hr/> <hr/>

Cr.

Interest on borrowed money.....	\$134 83
Expenses	704 07
Net earnings.....	17,004 86
	<hr/>
	\$17,843 76
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Is the plan of your association permanent, serial or terminating?
Serial.

What is the par value of stock per share (matured)? \$200.

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Are your installment payments weekly or monthly; what amount per share? Monthly; \$1.

How many shares were issued during the year 1895? 597. How many shares were withdrawn during the year? 350.

How many borrowing members have you? 130. Give total number of shares now held by them: 1,405.

How many non-borrowing members have you? 461. Give total number of shares now held by them: 2,634.

How many female shareholders? 157. How many shares now held by them? 928.

What rate of interest is paid by borrowing member? 3 per cent.

Is your admission or membership fee per share or per member? Per share. How much? 10 cents.

Total amount of admission fees paid by new members during year: \$63.53.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? No.

State total operating expenses for the year: \$838.90, including interest paid.

How many foreclosures did you have in 1895? One.

Officers.	Names.	Post-office address.
<i>President</i>	JOHN D. ROCKAFELLOW	Middletown, N. Y.
<i>Secretary</i>	H. J. LEONARD	Middletown, N. Y.
<i>Treasurer</i>	C. J. BOYD	Middletown, N. Y.
<i>Attorney</i>	WM. VANAMEE	Middletown, N. Y.

ORANGE COUNTY BUILDING AND LOAN ASSOCIATION, No. 2.

Port Jervis, N. Y.

[Organized under Laws of 1851. Commenced business 1886.]

ASSETS.

Loans on bond and mortgage (face value)	\$223,700 00
Loans on other securities	5,500 00
Real estate	1,406 67
Furniture and fixtures	60 00
Installments due and unpaid	291 00
	<hr/>
	\$230,957 67
	<hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$170,901 00
Due shareholders, installments paid in advance.....	446 50
Balance to be paid out on loans made.....	2,160 50
Undivided earnings	56,002 28
Officers' salaries (one month).....	42 39
Rent of room (one month).....	5 00
Due borrowers	1,400 00
	<hr/>
	\$230,957 67
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$2,682 99
Subscriptions on shares (installment).....	34,272 30
Mortgages redeemed	3,850 21
Interest received	6,310 56
Fines received	161 46
Initiation, entrance or membership fees.....	30 00
Sales of real estate.....	45 00
Rent of real estate.....	56 00
Insurance premium returned	42 02
Transfer fees	5 00
	<hr/>
	\$47,455 54
	<hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$32,243 50
Loaned on other securities.....	4,359 00
Paid on withdrawals, dues	9,361 60
Paid on withdrawals, dividends.....	719 15
Salaries.....	396 05
Advertising and printing.....	23 80
Rent.....	60 00
Insurance premium advanced.....	44 55
Taxes on real estate.....	17 48
Repairs on real estate.....	19 09

Bank department assessment.....	\$55 87
Attorney fees, foreclosing.....	150 00
Gas, use of safe, etc.....	5 45
	<hr/>
	\$47,455 54
	<hr/>

EARNINGS ACCOUNT.

Dr.

Undivided earnings January 1, 1895.....	\$47,670 28
Interest.....	6,310 56
Premium on loans made.....	3,200 87
Fines.....	161 46
Transfer fees.....	5 00
Pass-books and initiation, membership or share fee..	30 00
Rent.....	56 00
Profit on sale of real estate.....	15 00
	<hr/>
	\$57,449 17
	<hr/>

Cr.

Interest on stock withdrawn.....	\$719 15
Expenses.....	727 74
Undivided earnings.....	56,002 28
	<hr/>
	\$57,449 17
	<hr/>

Is the plan of your association permanent, serial or terminating?
Serial.

What is the par value of stock per share (matured)? \$200.

Are your installment payments weekly or monthly; what amount per share? Monthly; \$1.

How many shares were issued during the year 1895? 240½.
How many shares were withdrawn during the year? 248½.

How many borrowing members have you? 135. Give total number of shares now held by them: 1,177½.

How many non-borrowing members have you? 285. Give total number of shares now held by them: 1,663.

How many female shareholders? 142. How many shares now held by them? 847.

What rate of interest is paid by borrowing member? 3 per cent.

Is you admission or membership fee per share or per member?
Per member. How much? \$1.

Total amount of admission fees paid by new members during year: \$30.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? No.

State total operating expenses for the year: \$727.74.

How many foreclosures did you have in 1895? One.

Officers.	Names.	Post-office address.
<i>President</i>	JAMES PORRITT	Pike street.
<i>Secretary</i>	THOS. H. BRANCH	54 Kingston avenue.
<i>Treasurer</i>	WM. H. NEARPASS	4 Catherine street.
<i>Attorney</i>	W. H. CRANE	Farnum Building.

PORT JERVIS BUILDING AND LOAN ASSOCIATION, No. 1, OF THE VILLAGE OF PORT JERVIS.

Port Jervis, N. Y.

[Organized under Laws of 1851. Commenced business 1868.]

ASSETS.

Loans on bond and mortgage (face value)	\$211,000 00
Loans on other securities	5,085 07
Cash on hand and in bank	1,559 46
Furniture and fixtures	100 00
Installments due and unpaid	423 98
Due from insurance	16 00
	<hr/>
	\$218,184 51
	<hr/> <hr/>

LIABILITIES.

Due shareholders, due installments paid	\$166,983 25
Due shareholders, installments paid in advance	195 00
Due shareholders, earnings credited	44,887 78
Undivided earnings	6,077 64

Secretary's salary.	\$29 17
Treasurer's salary.	6 67
Rent to January 1, 1896.	5 00
	<hr/>
	\$218,184 51
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.	\$2,557 13
Subscriptions on shares (installment).	33,903 71
Mortgages redeemed.	5,527 98
Interest received.	6,025 87
Fines received.	169 42
Initiation, entrance or membership fees.	20 00
Twelve per cent. on back dues.	6 00
Insurance.	7 00
	<hr/>
	\$48,217 11
	<hr/>

DISBURSEMENTS.

Loaned on mortgage.	\$26,108 75
Loaned on other securities.	182 00
Paid on withdrawals, dues.	6,949 00
Paid on withdrawals, dividends.	416 87
Salaries.	430 00
Advertising and printing.	22 90
Rent.	59 00
Banking department.	56 39
Cancellation of 62 shares matured.	12,412 00
Insurance.	16 00
Incidentals.	4 74
Cash on hand.	1,559 46
	<hr/>
	\$48,217 11
	<hr/>

EARNINGS ACCOUNT.

Dr.

Interest.	\$6,025 87
Premium.	2,642 00
Fines.	169 42

Pass-books and initiation, membership or share fee,	\$20 00
Twelve per cent. on back dues.....	6 00
Commission on insurance.....	2 50
Withdrawals.	1,145 89
	<hr/>
	\$10,011 68
	<hr/>

Cr.

Dividends on stock.	\$9,438 65
Expenses.	573 03
	<hr/>
	\$10,011 68
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Is the plan of your association permanent, serial or terminating?
Serial.

What is the par value of stock per share (matured)? \$200.

Are your installment payments weekly or monthly; what amount per share ? Monthly; \$1.

How many shares were issued during the year 1895? 348.
How many shares were withdrawn during the year? 320 $\frac{3}{4}$;
matured, 62.

How many borrowing members have you? 96. Give total number of shares now held by them: 1,086 $\frac{1}{4}$.

How many non-borrowing members have you? 238. Give total number of shares now held by them: 1,735 $\frac{1}{2}$.

How many female shareholders? 95. How many shares now held by them? 608 $\frac{1}{2}$.

What rate of interest is paid by borrowing member? $\frac{1}{4}$ of 1 per cent. a month.

Is your admission or membership fee per share or per member? Per member. How much? 50 cents.

Total amount of admission fees paid by new members during year: \$12.50.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? No.

State total operating expenses for the year: \$573.03.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	WM. H. NEARPASS	Port Jervis, N. Y.
<i>Secretary</i>	H. W. DE WITT	6 Jones street.
<i>Treasurer</i>	JACOB MAY	Port Jervis, N. Y.
<i>Attorney</i>	C. E. CUDDEBACK	Port Jervis, N. Y.

PORT JERVIS REAL ESTATE AND LOAN ASSOCIATION.

Port Jervis, N. Y.

[Organized under Laws of 1851. Commenced business 1891.]

ASSETS.

Loans on bond and mortgage (face value)	\$98,000 00
Loans on other securities	300 00
Real estate (foreclosure, \$9,981.49; purchase, \$7,295.38)	17,276 87
Installments due and unpaid	407 52
Due on sale of real estate	1,531 10
	\$117,515 49

LIABILITIES.

Due shareholders, due installments paid	\$110,944 63
Due shareholders, installments paid in advance	315 00
Due shareholders, earnings credited	4,598 90
Balance to be paid out on loans made	857 76
Due borrowing members	600 00
Officers' salaries (six months)	199 20
	\$117,515 49

RECEIPTS.

Cash on hand January 1, 1895	\$2,311 35
Subscriptions on shares (installment)	25,565 50
Subscriptions on shares (single-payment)	19,950 00
Money borrowed	1,800 00
Mortgages redeemed	10,244 94
Premiums received	2,136 81
Interest received	2,264 96

Fines received.....	\$93 85
Initiation, entrance or membership fees.....	47 00
Transfer fees.....	9 00
Sales of real estate.....	1,584 00
Rents of real estate.....	510 24
Six per cent. of back dues.....	28 08
	<hr/>
	\$66,545 73
	<hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$43,892 24
Loaned on other securities.....	300 00
Paid on withdrawals, dues.....	18,439 70
Paid on withdrawals, dividends.....	864 08
Salaries.....	343 88
Advertising and printing.....	23 75
Rent.....	75 00
To cancel borrowed money.....	1,800 00
Repairs of real estate.....	56 57
Counsel fees, etc.....	40 00
Assessment of bank department.....	47 57
Premium on insurance.....	182 50
Interest on investment stock.....	352 42
Taxes on real estate.....	108 07
Sundries.....	19 95
	<hr/>
	\$66,545 73
	<hr/>

EARNINGS ACCOUNT.

Dr.

Interest.....	\$2,264 96
Premium.....	2,136 81
Fines.....	93 85
Transfer fees.....	9 00
Pass-books and initiation, membership or share fee..	47 00
Six per cent. on back dues.....	28 08
Rent of real estate.....	510 24
Profits on sale of real estate.....	388 75
Withdrawals, etc.....	139 85
	<hr/>
	\$5,618 54
	<hr/>

Cr.

Dividends on stock.....	\$4,598 90
Interest on investment stock.....	368 62
Expenses	651 02
	<hr/>
	\$5,618 54
	<hr/>

Is the plan of your association permanent, serial or terminating?
Serial.

What is the par value of stock per share (matured)? \$200.

Are your installment payments weekly or monthly; what amount per share? Monthly; \$1.

How many shares were issued during the year 1895? 970. How many shares were withdrawn during the year? 674 $\frac{1}{2}$.

How many borrowing members have you? 36. Give total number of shares now held by them: 554.

How many non-borrowing members have you? 333. Give total number of shares now held by them: 2,349 $\frac{1}{2}$.

How many female shareholders? 127. How many shares now held by them? 882.

What rate of interest is paid by borrowing member? 3 per cent.

Is your admission or membership fee per share or per member? Per member. How much? \$1.

Total amount of admission fees paid by new members during year: \$47.

What premium plan do you follow: installment or gross or premium interest? Installment.

Have you an expense fund? No.

State total operating expenses for the year: \$485.13.

How many foreclosures did you have in 1895? One.

Officers.	Names.	Post-office address.
<i>President</i>	E. M. GORDON.....	Port Jervis, N. Y.
<i>Secretary</i>	THOS. H. BRANCH.....	54 Kingston avenue.
<i>Treasurer</i>	JACOB MAY.....	105 Pike street.
<i>Attorney</i>	W. H. CRANE.....	Farnum Building.

UNION BUILDING AND LOAN ASSOCIATION OF WOODBURY.

Central Valley, N. Y.

[Organized under Laws of 1851. Commenced business 1890.]

ASSETS.

Loans on bond and mortgage (face value).....	\$34,250 00
Loans on other securities.....	633 90
Cash on hand and in bank.....	312 97
Furniture and fixtures.....	144 88
Installments due and unpaid.....	627 11
Accounts for legal expenses.....	65 70
	<hr/>
	\$36,034 56
	<hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$28,669 40
Due shareholders, installments paid in advance.....	129 00
Borrowed money	4,325 00
Balance to be paid out on loans made.....	500 00
Undivided earnings	1,507 51
Sinking fund	903 65
	<hr/>
	\$36,034 56
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$785 78
Subscriptions on shares (installment).....	7,586 84
Money borrowed	4,430 73
Mortgages redeemed	5,185 26
Premiums received	405 22
Interest received	1,815 62
Fines received	124 50
Initiation, entrance or membership fees.....	42 83
Deposits for legal expenses.....	97 70
Transfers.....	2 00
	<hr/>
	\$20,476 48
	<hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$11,850 00
Paid on withdrawals, dues.....	2,179 13
Salaries.....	80 00
Advertising and printing.....	9 37
Rent.....	41 10
Notes.....	5,505 35
Interest.....	273 70
Legal expenses, borrowers.....	81 60
Safe, \$91.36; insurance, \$22.60.....	113 96
Banking department	24 30
State league.....	5 00
Cash on hand.....	312 97
	<hr/>
	\$20,476 48
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest.....	\$1,815 62
Premium.....	405 22
Fines.....	124 50
Transfer fees	2 00
Pass-books and initiation, membership or share fee..	42 83
	<hr/>
	\$2,390 17
	<hr/> <hr/>

Cr.

Dividends on stock.....	\$1,507 51
Interest on borrowed money.....	273 70
Expenses.....	251 13
	<hr/>
	\$2,032 34
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating?
Serial.

What is the par value of stock per share (matured)? \$200.

Are your installment payments weekly or monthly; what
amount per share? Monthly; \$1.

How many shares were issued during the year 1895? 127. How many shares were withdrawn during the year? 76.

How many borrowing members have you? 30. Give total number of shares now held by them: 203.

How many non-borrowing members have you? 85. Give total number of shares now held by them: 438.

How many female shareholders? 34. How many shares now held by them? 132.

What rate of interest is paid by borrowing member? 6 per cent.

Is your admission or membership fee per share or per member? Per share. How much? 25 cents.

Total amount of admission fees paid by new members during year: \$21.75.

What premium plan do you follow: installment or gross or premium interest? Installment.

Have you an expense fund? No.

State total operating expenses for the year: \$251.13.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	AMBROSE DORAN	Central Valley, N. Y.
<i>Secretary</i>	CHAS. RIVENBURG	Central Valley, N. Y.
<i>Treasurer</i>	J. M. BARNES	Central Valley, N. Y.
<i>Attorney</i>	J. W. GOTT	Goshen, N. Y.

WOODBURY, MONROE AND CHESTER BUILDING AND LOAN ASSOCIATION.

Monroe, N. Y.

[Organized under Laws of 1851. Commenced business 1890.]

ASSETS.

Loans on bond and mortgage (face value)	\$40,550 00
Loans on other securities	325 00
Real estate (foreclosures, \$1,800; purchase, \$440)	2,240 00
Cash on hand and in bank	86 86
Furniture and fixtures	50 00
Installment due and unpaid	363 50
Individual accounts	26 75
	<hr/>
	\$43,642 11
	<hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$34,827 00
Due shareholders, installments paid in advance.....	192 00
Borrowed money.....	2,900 00
Undivided earnings.....	5,711 61
Deposits for legal expenses.....	11 50
	<hr/>
	\$43,642 11
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$712 12
Subscriptions on shares (installment).....	8,777 00
Money borrowed.....	18,700 00
Mortgages redeemed.....	1,100 00
Other loans redeemed.....	500 00
Premiums received.....	282 50
Interest received.....	2,150 00
Fines received.....	14 40
Initiation, entrance or membership fees.....	12 60
Rent.....	22 00
Account real estate.....	60 00
Transfers.....	2 50
Deposits for legal expenses.....	133 75
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	\$32,466 87
	<hr/> <hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$13,600 00
Loaned on other securities.....	325 00
Paid on withdrawals, dues.....	1,703 00
Paid on withdrawals, dividends.....	112 91
Salaries.....	70 00
Advertising and printing.....	9 40
Rent.....	12 00
Notes at bank.....	15,800 00
Legal expenses.....	258 00
Deposits.....	174 55
Recording mortgages.....	42 05
Banking department.....	31 49

Postage, taxes, etc.....	\$24 72
Repairs to real estate.....	43 89
Interest on borrowed money.....	173 00
Cash on hand.....	86 86
	<hr/>
	\$32,466 87
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest.....	\$2,150 00
Premium.....	282 50
Fines.....	14 40
Transfer fees.....	2 50
Pass-books and initiation, membership or share fee..	12 60
Rent.....	22 00
	<hr/>
	\$2,484 00
	<hr/> <hr/>

Cr.

Dividends on stock, withdrawals.....	\$112 91
Interest on borrowed money.....	173 00
Expenses.....	255 66
	<hr/>
	\$541 57
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating?
Serial.

What is the par value of stock per share (matured)? \$200.

Are your installment payments weekly or monthly; what amount per share? Monthly; \$1.

How many shares were issued during the year 1895? 130. How many shares were withdrawn during the year? 64.

How many borrowing members have you? 39. Give total number of shares now held by them: 215.

How many non-borrowing members have you? 97. Give total number of shares now held by them: 488.

How many female shareholders? 23. How many shares now held by them? 123.

What rate of interest is paid by borrowing member? 6 per cent.

Is your admission or membership fee per share or per member?
Per share. How much? 10 cents.

Total amount of admission fees paid by new members during
year: \$12.60.

What premium plan do you follow: installment or gross or pre-
mium interest? Gross.

Have you an expense fund? No.

State total operating expenses for the year: \$255.66.

How many foreclosures did you have in 1895? One.

Officers.	Names.	Post-office address.
<i>President</i>	JOHN A. PATTERSON	Turners, N. Y.
<i>Secretary</i>	GEO. R. CONKLIN	Monroe, N. Y.
<i>Treasurer</i>	J. D. MILLSPAUGH	Chester, N. Y.
<i>Attorney</i>	M. N. KANE	Warwick, N. Y.

ORLEANS COUNTY.

MEDINA SAVINGS AND LOAN ASSOCIATION.

Medina, N. Y.

[Organized under Laws of 1851. Commenced business 1888.]

ASSETS.

Loans on bond and mortgage (face value)	\$82,896 10
Real estate (\$1,685 foreclosure)	3,612 79
Cash on hand and in bank	29,775 16
Installments due and unpaid	72 00
	<hr/>
	\$116,356 05
	<hr/> <hr/>

LIABILITIES.

Due shareholders, due installments paid	\$95,213 50
Due shareholders, installments paid in advance	498 75
Due shareholders, earnings credited	16,646 15
Undivided earnings	3,997 65
	<hr/>
	\$116,356 05
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$12,720 99
Subscriptions on shares (installment).....	25,856 85
Mortgages redeemed.	9,379 28
Interest received.	5,765 97
Fines received.	164 98
Initiation, entrance or membership fees.....	175 25
Payments on real estate.....	1,015 00
Transfer fees.	2 00
	<hr/>
	\$55,080 32
	<hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$15,158 85
Paid on withdrawals, dues.....	9,073 00
Paid on withdrawals, dividends.....	737 20
Salaries.	200 00
Advertising and printing.....	56 45
Rent.	12 00
Rebated interest.	13 00
Bank department.	54 66
Cash on hand.....	29,775 16
	<hr/>
	\$55,080 32
	<hr/>

EARNINGS ACCOUNT.

Dr.

Interest.	\$5,765 97
Fines.	164 98
Transfer fees.	2 00
Pass-books and initiation, membership or share fee. .	175 25
	<hr/>
	\$6,108 20
	<hr/>

Cr.

Dividends on stock.....	\$5,480 25
Interest rebated.....	13 00
Expenses.	323 13
	<hr/>
	\$5,816 38
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Is the plan of your association permanent, serial or terminating?
Serial.

What is the par value of stock per share (matured)? \$130.

Are your installment payments weekly or monthly; what amount per share? Weekly; 25 cents.

How many shares were issued during the year 1895? 701.
How many shares were withdrawn during the year? 382.

How many borrowing members have you? 147. Give total number of shares now held by them: 640.

How many non-borrowing members have you? 315. Give total number of shares now held by them: 1,500.

How many female shareholders? 160. How many shares now held by them? 625.

What rate of interest is paid by borrowing member? 6 per cent.

Is your admission or membership fee per share or per member?
Per share. How much? 25 cents.

Total amount of admission fees paid by new members during year: \$175.25.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? No.

State total operating expenses for the year: \$323.11.

How many foreclosures did you have in 1895? One.

Officers	Names.	Post-office address.
<i>President</i>	WM. U. LEE.....	Medina, N. Y.
<i>Secretary</i>	HARRY F. WELTON.....	Medina, N. Y.
<i>Treasurer</i>	GEORGE A. NEWELL.....	Medina, N. Y.
<i>Attorney</i>	FRED L. DOWNS.....	Medina, N. Y.

ORLEANS COUNTY CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.

Albion, N. Y.

[Organized under Laws of 1887. Commenced business 1889.]

ASSETS.

Loans on bond and mortgage (face value).....	\$36,650 00
Loans on other securities.....	1,350 00

Real estate (deed).....	\$1,700 00
Cash on hand and in bank.....	410 74
Installments due and unpaid.....	251 30
	<hr/>
	\$40,362 04
	<hr/> <hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$31,802 70
Due shareholders, installments paid in advance.....	42 96
Due shareholders, earnings credited.....	8,086 12
Reserve fund.....	150 00
Profit and loss.....	28 96
Installments due and unpaid.....	251 30
	<hr/>
	\$40,362 04
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$28 18
Subscriptions on shares (installment).....	7,136 76
Mortgages redeemed.....	4,100 00
Other loans redeemed (notes).....	1,500 00
Premiums received.....	4 00
Interest received.....	2,151 80
Fines received.....	84 80
Initiation, entrance or membership fees.....	10 25
Transfer fees.....	60
Rent.....	114 00
Insurance.....	17 63
	<hr/>
	\$15,148 02
	<hr/> <hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$5,750 00
Loaned on other securities (notes).....	1,050 00
Paid on withdrawals, dues.....	7,001 00
Paid on withdrawals, dividends.....	707 99
Salaries.....	148 50
Advertising and printing.....	3 62
Interest.....	90

Insurance.	\$7 00
Taxes	18 85
Banking department.....	35 07
Water tax.....	5 26
Repairs	2 70
Foreclosure fees.....	6 39
Cash on hand.....	410 74
	<hr/>
	\$15,148 02
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EARNINGS ACCOUNT.

Dr.

Interest	\$2,151 80
Premium	4 00
Fines	84 80
Transfer fees.....	60
Pass-books and initiation, membership or share fee..	10 25
Rent	114 00
Forfeited dividends.....	720 63
	<hr/>
	\$3,086 08
	<hr/>

Cr.

Dividends on stock.....	\$2,761 83
Expenses	227 39
	<hr/>
	\$2,989 22
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Is the plan of your association permanent, serial or terminating?
Serial.

What is the par value of stock per share (matured)? \$200.

Are your installment payments weekly or monthly; what
amount per share? Monthly; \$1.

How many shares were issued during the year 1895? 41. How
many shares were withdrawn during the year? 131.

How many borrowing members have you? 56. Give total num-
ber of shares now held by them: 219.

How many non-borrowing members have you? 103. Give total
number of shares now held by them: 350.

How many female shareholders? 60. How many shares now held by them? 171.

What rate of interest is paid by borrowing member? 6 per cent.

Is your admission or membership fee per share or per member? Per share. How much? 25 cents.

Total amount of admission fees paid by new members during year: \$10.25.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? No.

State total operating expenses for the year: \$227.39.

How many foreclosures did you have in 1895? One.

Officers.	Names.	Post-office address.
<i>President</i>	O. H. TAYLOR.....	Albion, N. Y.
<i>Secretary</i>	ALBERT C. BURROWS.....	Albion, N. Y.
<i>Treasurer</i>	WM. B. DYE.....	Albion, N. Y.
<i>Attorney</i>	W. CRAWFORD RAMSDALE.....	Albion, N. Y.

OSWEGO COUNTY.

DIME BUILDING AND LOAN ASSOCIATION.

No. 169 West First Street, Oswego, N. Y.

[Organized under Laws of 1851. Commenced business 1890.]

ASSETS.

Loans on bond and mortgage (face value).....	\$71,600 00
Loans on other securities (stock).....	6,000 00
Contract.....	26,200 00
Cash on hand and in bank.....	171 70
Furniture and fixtures.....	261 40
Installments due and unpaid.....	201 12
Advanced to members, taxes, insurance, etc.....	65 56
Accrued interest thereon.....	4 64
Bill outstanding, one-half repairs.....	8 75

\$104,513 17

LIABILITIES.

Due shareholders, due installments paid.....	\$62,537 80
Due shareholders, earnings credited.....	12,319 90
Borrowed money and paid-up stock.....	24,700 00
Undivided earnings.	1,749 59
Accrued interest on paid-up stock and borrowed money.	716 80
Withheld on loans as security.....	110 86
Bills outstanding, books, etc.....	166 67
Prepaid stock.....	2,200 00
Accrued interest thereon.....	11 55
Unpaid withdrawals filed.....	\$196 09

\$104,513 17

RECEIPTS.

Cash on hand January 1, 1895.....	\$26 71
Subscriptions on shares (installment).....	20,577 90
Money borrowed, paid-up stock.....	5,900 00
Mortgages redeemed.	5,700 00
Other loans redeemed.....	1,300 00
Premiums received.	2,546 80
Interest received.	5,093 70
Fines received.	206 08
Initiation, entrance or membership fees.....	149 00
Transfer fees.	9 50
Application fees, loans.....	38 50
Bonus payment, loans.....	70 31
Advances repaid.	43 84
Insurance money.....	305 00
Withheld on loans.....	28 00
Interest on advances.....	1 36
Interest on paid-up stock returned.....	68
Prepaid stock.	225 00

\$42,222 38

DISBURSEMENTS.

Loaned on mortgage.....	\$14,200 00
Loaned on other securities.....	8,100 00
Paid on withdrawals, dues.....	9,858 50
Paid on withdrawals, dividends.....	1,088 37
Salaries.....	722 95
Advertising and printing.....	11 70
Rent.....	42 50
Paid-up stock redeemed.....	2,600 00
Matured stock (dues).....	1,915 60
Matured stock (dividends).....	384 40
Redemption borrowed money.....	1,000 00
Interest on paid-up stock.....	1,159 66
Interest on borrowed money.....	382 08
Interest on matured stock.....	2 54
Sundries, repairs, etc.....	107 75
Commissions.....	60 95
Banking department and charges.....	62 18
Insurance money repaid.....	305 00
Security returned.....	22 00
Insurance and taxes repaid.....	24 50
Cash on hand.....	171 70

\$42,222 38

EARNINGS ACCOUNT.

Dr.

Interest.....	\$5,039 00
Premium.....	2,519 50
Fines.....	174 09
Transfer fees.....	8 00
Pass-books and initiation, membership or share fee..	152 60
Forfeited dividends.....	405 66
Bonus payment, loans.....	175 24
Application fees.....	39 00
Interest on advances.....	3 69

\$8,516 78

Cr.

Dividends on stock.....	\$4,193 96
Interest on borrowed money and paid-up stock....	1,545 11
Expenses.....	1,028 80
Interest matured stock.....	2 54
Interest on advanced payment.....	5 00
Interest on prepaid stock.....	11 55
Undivided profit for year.....	1,729 82
	<hr/>
	\$8,516 78
	<hr/>

Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$100.

Are your installment payments weekly or monthly; what amount per share? Weekly; 10 cents.

How many shares were issued during the year 1895? 1,526.

How many shares were withdrawn during the year? 1,186.

How many borrowing members have you? 145. Give total number of shares now held by them: 1,528.

How many non-borrowing members have you? 215. Give total number of shares now held by them: 2,685.

How many female shareholders? 109. How many shares now held by them? 1,078.

What rate of interest is paid by borrowing member? 5 2-10 per cent.

Is your admission or membership fee per share or per member? Per share. How much? 10 cents to 50 cents.

Total amount of admission fees paid by new members during year: \$149.

What premium plan do you follow: installment or gross or premium interest? Installment.

Have you an expense fund? No.

State total operating expenses for the year: \$1,028.80.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	FRANK PARKER.....	Oswego, N. Y.
<i>Secretary</i>	DANIEL E. TAYLOR.....	Oswego, N. Y.
<i>Treasurer</i>	W. B. PARSONS.....	Oswego, N. Y.
<i>Attorney</i>	F. E. HAMILTON.....	Oswego, N. Y.

FRONTIER PERMANENT BUILDING AND LOAN ASSOCIATION.

Oswego, N. Y.

[Organized under Laws of 1851. Commenced business 1888.]

ASSETS.

Loans on bond and mortgage (face value).....	\$127,600 00
Loans on other securities (stock).....	2,200 00
Real estate (foreclosure).....	5,000 00
Cash on hand and in bank.....	438 52
Furniture and fixtures.....	75 00
Installments due and unpaid.....	964 00
Interest and fines due (estimated).....	1,109 30
	<hr/>
	\$137,386 82
	<hr/> <hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$106,230 22
Due shareholders, earnings credited.....	25,780 94
Balance to be paid out on loans made.....	1,000 00
Undivided earnings	4,375 66
Unpaid withdrawals filed.....	\$4,361 23
	<hr/>
	\$137,386 82
	<hr/> <hr/>

RECEIPTS.

Subscriptions on shares (installment).....	\$17,611 30
Mortgages redeemed	20,500 00
Premiums received	440 25
Interest received	6,169 58
Initiation, entrance or membership fees.....	2 00
Transfer fees	4 00
	<hr/>
	\$44,727 13
	<hr/> <hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$2,000 00
Loaned on other securities (stock).....	1,000 00
Paid on withdrawals, dues.....	34,079 64

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Paid on withdrawals, dividends.....	\$5,134 64
Salaries.	706 00
Advertising and printing.....	57 94
Rent.....	24 00
Taxes charged to property.....	550 61
Insurance charged to property.....	435 82
Disbursements, attorney, etc.....	76 71
Banking department and exchange.....	70 19
Files.....	6 00
Overdraft last year	147 06
Cash on hand.....	438 52
	<hr/>
	\$44,727 13
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EARNINGS ACCOUNT.

Dr.

Interest.....	\$6,169 58
Premium.....	440 25
Transfer fees	4 00
Pass-books and initiation, membership or share fee..	2 00
From sale of money when withdrawing members prefer to bid in account instead of waiting turn..	894 01
	<hr/>
	\$7,509 84
	<hr/> <hr/>

Cr.

Dividends on stock.....	\$6,569 00
Expenses.....	940 84
	<hr/>
	\$7,509 84
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Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$100.

Are your installment payments weekly or monthly; what
amount per share? Weekly; 10 cents.

How many shares were issued during the year 1895? 20. How
many shares were withdrawn during the year? 1,170.

How many borrowing members have you? 131. Give total number of shares now held by them: 1,506.

How many non-borrowing members have you? 263. Give total number of shares now held by them: 2,557.

How many female shareholders? 160. How many shares now held by them? 1,690.

What rate of interest is paid by borrowing member? 5 1-5 per cent.

Is your admission or membership fee per share or per member? Per share. How much? 10 cents.

Total amount of admission fees paid by new members during year: \$2.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? No.

State total operating expenses for the^c year: \$940.84.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	M. TAYLOR.....	Oswego, N. Y.
<i>Secretary</i>	JOHN H. KELLY.....	Oswego, N. Y.
<i>Treasurer</i>	R. F. CURRIE.....	Oswego, N. Y.
<i>Attorney</i>	B. GALLAGHER	Oswego, N. Y.

LAKE CITY BUILDING AND LOAN ASSOCIATION.

No. 23 Arcade Block, East Bridge Street, Oswego, N. Y.

[Organized under Laws of 1851. Commenced business 1890.]

ASSETS.

Loans on bond and mortgage (face value).....	\$90,700 00
Loans on other securities.....	7,400 00
Real estate (deed).....	1,000 00
Cash on hand and in bank.....	540 96
Furniture and fixtures.....	135 00
Installments due and unpaid.....	345 90
Interest unpaid.....	246 80
Fines unpaid	118 68

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Premiums unpaid.	\$5 60
Taxes paid and charged to property.	127 23
Insurance paid and charged to property.	13 60

\$100,633 77

LIABILITIES.

Due shareholders, due installments paid.	\$74,874 49
Due shareholders, installments paid in advance.	700 80
Due shareholders, earnings credited.	14,758 81
Undivided earnings.	5,885 17
Paid-up stock, certificates issued.	4,400 00
Bills payable	14 50
Unpaid withdrawals filed.	\$1,650 00

\$100,633 77

RECEIPTS.

Cash on hand January 1, 1895.	\$1,394 30
Subscriptions on shares (single-payment).	20,441 98
Mortgages redeemed.	7,800 00
Other loans redeemed (stock).	3,500 00
Premiums received.	1,407 03
Interest received.	4,872 76
Fines received.	99 59
Initiation, entrance or membership fees.	24 30
Transfer fees.	7 50
Rentals	50 00
Insurance refunded	24 60
Taxes refunded.	17 50
Paid-up stock certificates.	4,200 00

\$43,839 56

DISBURSEMENTS.

Loaned on mortgage.	\$10,000 00
Loaned on other securities.	6,600 00
Paid on withdrawals, dues.	23,135 24

Paid on withdrawals, dividends.....	\$2,723 09
Salaries	501 00
Advertising and printing.....	17 14
Rent	50 00
Banking department.....	48 65
Gas	20 20
Insurance paid on property.....	32 20
Taxes paid on property.....	48 91
Attorney's services.....	33 10
Entrance fee refunded.....	1 50
Postage	50
Repairs and cleaning on property.....	14 00
Interest paid on paid-up certificates.....	73 07
Cash on hand.....	540 96
	<hr/>
	\$43,839 56
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EARNINGS ACCOUNT.

Dr.

Interest	\$4,872 76
Premium	1,407 03
Fines	99 59
Transfer fees	7 50
Pass-books and initiation, membership or share fee..	24 30
Rentals	50 00
	<hr/>
	\$6,461 18
	<hr/> <hr/>

Cr.

Dividends on stock.....	\$5,703 52
Interest on paid-up stock certificates.....	73 07
Expenses	684 59
	<hr/>
	\$6,461 18
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$100.

Are your installment payments weekly or monthly; what amount per share? Weekly; 10 cents.

How many shares were issued during the year 1895? 243. How many shares were withdrawn during the year? 737.

How many borrowing members have you? 112. Give total number of shares now held by them: 1,382.

How many non-borrowing members have you? 152. Give total number of shares now held by them: 1,971.

How many female shareholders? 123. How many shares now held by them? 1,231.

What rate of interest is paid by borrowing member? 5 2-10 per cent.

Is your admission or membership fee per share or per member? Per share. How much? 10 cents.

Total amount of admission fees paid by new members during year: \$23.

What premium plan do you follow: installment or gross or premium interest? Premium interest.

Have you an expense fund? No.

State total operating expenses for the year: \$684.59.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	J. K. STOCKWELL.....	Oswego, N. Y.
<i>Secretary</i>	M. TAYLOR.....	Oswego, N. Y.
<i>Treasurer</i>	JAS. FEENEY.....	Oswego, N. Y.
<i>Attorney</i>	THOS. H. KING.....	Oswego, N. Y.

RECIPROCITY BUILDING AND LOAN ASSOCIATION.

Oswego, N. Y.

[Organized under Laws of 1851. Commenced business 1890.]

ASSETS.

Loans on bond and mortgage (face value).....	\$39,500 00
Loans on other securities (stock).....	700 00
Real estate (foreclosure).....	300 00
Cash on hand and in bank.....	388 06
Installments due and unpaid.....	50 20
Insurance due	27 60
	<hr/>
	\$40,965 86

LIABILITIES.

Due shareholders, due installments paid.....	\$31,930 54
Due shareholders, earnings credited.....	6,047 22
Borrowed money	1,200 00
Undivided earnings	1,788 10
Unpaid withdrawals filed.....	\$2,525 91
	<hr/>
	<hr/>
	\$40,965 86
	<hr/>
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$763 02
Subscriptions on shares (installment)	8,587 12
Money borrowed	1,200 00
Mortgages redeemed	592 52
Premiums received	732 43
Interest received	1,949 10
Fines received	12 11
Initiation, entrance or membership fees.....	14 20
Transfer fees	5 00
Paid back insurance	23 87
Taxes.....	4 14
Hay.....	2 00
	<hr/>
	\$13,885 51
	<hr/>
	<hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$5,000 00
Loaned on other securities.....	400 00
Paid on withdrawals, dues.....	6,316 24
Paid on withdrawals, dividends.....	727 35
Salaries.....	254 00
Advertising and printing.....	2 60
Rent.....	20 00
Banking department	33 78
Building house	592 52
Interest on note	36 00
Insurance.....	27 50
County clerk (search).....	2 50

Taxes.	\$30 74
Sundries.	54 22
Cash on hand.	388 06
	<hr/>
	\$13,885 51
	<hr/>

EARNINGS ACCOUNT.

Dr.

Interest.	\$1,949 10
Premium.	732 43
Fines.	12 11
Transfer fees	5 00
Pass-books and initiation, membership or share fee. .	14 20
	<hr/>
	\$2,712 84
	<hr/>

Cr.

Dividends on stock.	\$2,277 34
Interest on borrowed money.	36 00
Expenses.	399 50
	<hr/>
	\$2,712 84
	<hr/>

Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$100.

Are your installment payments weekly or monthly; what
amount per share? Weekly; 10 cents.

How many shares were issued during the year 1895? 142. How
many shares were withdrawn during the year? 334.

How many borrowing members have you? 53. Give total num-
ber of shares now held by them: 516.

How many non-borrowing members have you? 86. Give total
number of shares now held by them: 1,031.

How many female shareholders? 49. How many shares now
held by them? 503.

What rate of interest is paid by borrowing member? 5 2-10 per
cent.

Is your admission or membership fee per share or per member?
Per share. How much? 10 cents.

Total amount of admission fees paid by new members during year: \$14.20, to association.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? No.

State total operating expenses for the year: \$399.50.

How many foreclosures did you have in 1895? Two.

Officers.	Names.	Post-office address.
<i>President</i>	CHAS. F. STEWARD.	East 5th street.
<i>Secretary</i>	J. O'CONNOR.	251 East 7th street.
<i>Treasurer</i>	J. B. LESTER.	West 1st street.
<i>Attorney</i>	J. J. WHITE.	Arcade Block.

SECURITY BUILDING AND LOAN ASSOCIATION.

Arcade Block, East Bridge Street, Oswego, N. Y.

[Organized under Laws of 1851. Commenced business 1890.]

ASSETS.

Loans on bond and mortgage (face value).	\$24,825 00
Loans on other securities.	3,305 00
Cash on hand and in bank.	49 49
Furniture and fixtures.	16 92
Installments due and unpaid.	123 59
Taxes paid on mortgaged property, and interest on same	454 45
Insurance and interest.	115 60
	<hr/>
	\$28,890 05
	<hr/> <hr/>

LIABILITIES.

Due shareholders, due installments paid.	\$23,942 80
Due shareholders, installments paid in advance.	20 67
Due shareholders, earnings credited.	4,440 98
Borrowed money.	111 79
Undivided earnings	304 76

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Rent	\$2 00
Salary	28 93
Interest accrued	38 12
	<hr/>
	\$28,890 05
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895	\$69 83
Subscriptions on shares (installment)	6,382 40
Subscriptions on shares (single-payment)	500 00
Money borrowed	988 22
Loans on other than mortgage securities redeemed . .	1,320 00
Premiums received	659 74
Interest received	1,318 66
Fines received	40 29
Initiation, entrance or membership fees	27 90
Insurance repaid	3 00
Taxes and interest repaid	249 27
Transfer	50
	<hr/>
	\$11,559 81
	<hr/>

DISBURSEMENTS.

Loaned on mortgage	\$2,400 00
Loaned on other securities	2,845 00
Paid on withdrawals, dues	4,207 49
Paid on withdrawals, dividends	338 12
Salaries	137 60
Advertising and printing	7 50
Rent	12 00
Banking department	26 25
Stationery	80
Postage	15
Interest	271 14
Taxes	198 22
Borrowed money	1,036 93
Insurance	29 12
Cash on hand	49 49
	<hr/>
	\$11,559 81
	<hr/>

EARNINGS ACCOUNT.

Dr.

Interest	\$1,371 97
Premium	659 84
Fines	46 45
Transfer fees	50
Pass-books and initiation, membership or share fee..	27 90
Withdrawal fees	13 00
Forfeiture	261 32
	<hr/>
	\$2,380 98
	<hr/> <hr/>

Cr.

Dividends on stock	\$1,925 54
Interest on borrowed money	271 14
Expenses	184 30
	<hr/>
	\$2,380 98
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$100.

Are your installment payments weekly or monthly; what amount per share? Weekly; 10 cents.

How many shares were issued during the year 1895? 379. How many shares were withdrawn during the year? 299.

How many borrowing members have you? 60. Give total number of shares now held by them: 607.

How many non-borrowing members have you? 66. Give total number of shares now held by them: 655.

How many female shareholders? 43. How many shares now held by them? 444.

What rate of interest is paid by borrowing member? 5 per cent.

Is your admission or membership fee per share or per member? Per share. How much? 10 cents.

Total amount of admission fees paid by new members during year: \$27.90.

What premium plan do you follow: installment or gross or premium interest? Premium interest.

Have you an expense fund? No.

State total operating expenses for the year: \$184.30.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	C. W. RICHARDS	Oswego, N. Y.
<i>Secretary</i>	H. M. HAMILTON	Oswego, N. Y.
<i>Treasurer</i>	C. R. PARKHURST	Oswego, N. Y.
<i>Attorney</i>	C. R. PARKHURST	Oswego, N. Y.

OTSEGO COUNTY.

ONEONTA BUILDING AND LOAN ASSOCIATION.

No. 101 Main Street, Oneonta, N. Y.

[Organized under Laws of 1851. Commenced business 1888.]

ASSETS.

Loans on bond and mortgage (face value)	\$150,375 00
Loans on other securities	8,595 00
Real estate	906 62
Cash on hand and in bank	3,005 09
Furniture and fixtures	120 00
Installments due and unpaid	\$872 20
<hr/>	
Accrued interest unpaid	290 71
Accrued premium	31 33
Accrued fines	437 73
Books and stationery	56 91
<hr/>	
	\$163,818 39
<hr/>	

LIABILITIES.

Due shareholders, due installments paid	\$120,087 80
Due shareholders, installments paid in advance	88 73
Due shareholders, earnings credited	29,416 10
Borrowed money	4,225 00
Balance to be paid out on loans made	600 00
Undivided earnings	9,340 89
Interest accrued on notes of association not due	59 87
<hr/>	
	\$163,818 39
<hr/>	

RECEIPTS.

Cash on hand January 1, 1895.....	\$8,326 83
Subscriptions on shares (installment).....	27,034 43
Money borrowed.....	10,419 67
Mortgages redeemed.....	34,650 00
Other loans redeemed.....	7,692 49
Premiums received.....	792 15
Interest received.	8,157 65
Fines received.....	433 59
Initiation, entrance or membership fees.....	53 00
Rent.....	261 00
Real estate sold.....	1,800 00
	<hr/>
	\$99,620 81
	<hr/> <hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$65,200 00
Loaned on other securities.....	7,210 00
Paid on withdrawals, dues.....	14,187 00
Paid on withdrawals, dividends.....	3,140 93
Salaries.	300 00
Advertising and printing.....	89 98
Rent.	7 50
Paid borrowed money and interest.....	6,229 70
Postage.	4 25
Banking department assessment.....	18 20
Banking department, annual report and examination of books.	52 81
Taxes on real estate.....	14 67
Books and stationery.....	49 50
Refunded payment on real estate.....	111 18
Cash on hand.....	3,005 09
	<hr/>
	\$99,620 81
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Undivided profits last year.....	\$8,033 04
Interest.....	7,006 99
Premium.....	810 54

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Fines.	\$688 48
Pass-books and initiation, membership or share fee. .	53 00
Profit retained on withdrawal shares.	2,081 88
	<hr/>
	\$18,673 93
	<hr/>

Cr.

Dividends on stock.	\$8,748 78
Interest on borrowed money.	89 57
Expenses.	472 74
Books and stationery.	21 95
Undivided profits.	9,340 89
	<hr/>
	\$18,673 93
	<hr/>

Is the plan of your association permanent, serial or terminating?
Serial.

What is the par value of stock per share (matured)? \$200.

Are your installment payments weekly or monthly; what
amount per share? Monthly; \$1.

How many shares were issued during the year 1895? 555.

How many shares were withdrawn during the year? 320.

How many borrowing members have you? 93. Give total num-
ber of shares now held by them: 896.

How many non-borrowing members have you? 147. Give total
number of shares now held by them: 1,242.

How many female shareholders? 77. How many shares now
held by them? 496.

What rate of interest is paid by borrowing member? 6 per cent.

Is your admission or membership fee per share or per member?
Per member. How much? \$1.

Total amount of admission fees paid by new members during
year: \$53, to association.

What premium plan do you follow: installment or gross or
premium interest? Installment.

Have you an expense fund? No.

State total operating expenses for the year: \$472.74.

How many foreclosures did you have in 1895? One.

Officers.	Names.	Post-office address.
<i>President</i>	WALTER SCOTT	Oneonta, N. Y.
<i>Secretary</i>	B. W. HOYE	Oneonta, N. Y.
<i>Treasurer</i>	THOS. W. STEVENS	Oneonta, N. Y.
<i>Acting Attorney</i>	B. W. HOYE	Oneonta, N. Y.

QUEENS COUNTY.

CENTRAL PERMANENT BUILDING AND LOAN ASSOCIATION.

No. 348 Jackson Avenue, Long Island City, N. Y.

[Organized under Laws of 1851. Commenced business 1888.]

ASSETS.

Loans on bond and mortgage (face value).....	\$23,050 00
Loans on other securities (stock).....	350 00
Cash on hand and in bank.....	207 71
Furniture and fixtures.....	32 01
	<hr/>
	\$23,639 72
	<hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$15,111 52
Due shareholders, installments paid in advance.....	3,898 40
Due shareholders, earnings credited.....	3,836 44
Borrowed money	500 00
Undivided earnings	243 36
Special deposits to be returned to borrowers.....	50 00
	<hr/>
	\$23,639 72
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$457 82
Subscriptions on shares (installment).....	5,976 30
Money borrowed	500 00
Mortgages redeemed	750 00
Other loans redeemed (stock).....	300 00
Premiums received	621 15
Interest received	1,071 42

Fines received.	\$54 10
Initiation, entrance or membership fees.	18 80
Bank interest	18 87
Special deposits to be returned to borrowers.	50 00
	<hr/>
	\$9,818 46
	<hr/>

DISBURSEMENTS.

Loaned on mortgage.	\$4,800 00
Loaned on other securities (stock).	650 00
Paid on withdrawals, dues.	3,229 81
Paid on withdrawals, dividends	713 96
Salaries.	50 00
Advertising and printing	18 50
Rent, \$84; safe rent, \$10.	94 00
Banking department	30 60
Supplies and gas	11 71
Discount.	10 17
Insurance.	2 00
Cash on hand.	207 71
	<hr/>
	\$9,818 46
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EARNINGS ACCOUNT.

Dr.

Interest.	\$1,071 42
Premium.	621 15
Fines.	54 10
Pass-books and initiation, membership or share fee. .	18 80
Bank interest.	18 87
Advance payment, interest and premium of 1894. . .	17 20
	<hr/>
	\$1,801 54
	<hr/>

Cr.

Dividends on stock	\$1,504 02
Interest on borrowed money.	10 17
Expenses.	208 55
Undivided earnings	78 80
	<hr/>
	\$1,801 54
	<hr/>

Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$250.

Are your installment payments weekly or monthly; what amount per share? Monthly; \$1.

How many shares were issued during the year 1895? 104. How many shares were withdrawn during the year? 102.

How many borrowing members have you? 14. Give total number of shares now held by them: 95.

How many non-borrowing members have you? 67. Give total number of shares now held by them: 269.

How many female shareholders? 28. How many shares now held by them? 113.

What rate of interest is paid by borrowing member? 5 per cent.

Is your admission or membership fee per share or per member? Per member. How much? \$1, and 5 cents per share register fee.

Total amount of admission fees paid by new members during year: \$18.80, to association.

What premium plan do you follow: installment or gross or premium interest? Installment.

Have you an expense fund? No.

State total operating expenses for the year: \$216.98.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	EDWIN WOOLEY.....	62 Prospect street.
<i>Secretary</i>	JOSEPH E. SIMON.....	70 Prospect street.
<i>Treasurer</i>	JOSEPH PLATZ.....	274 Academy street.
<i>Attorney</i>	JOHN R. MANLEY.....	49 Prospect street.

FLUSHING CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.

Flushing, N. Y.

[Organized under Laws of 1887. Commenced business 1888.]

ASSETS.

Loans on bond and mortgage (face value).....	\$235,950 00
Loans on other securities.....	3,507 00
Cash on hand and in bank.....	3,843 07
Furniture and fixtures.....	223 70

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Installments due and unpaid.....	\$2,339 60
Interest due and unpaid.....	2,225 25
Fines due and unpaid.....	141 60
	<hr/>
	\$248,230 22
	<hr/> <hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$160,396 00
Due shareholders, installments paid in advance.....	2,433 54
Due shareholders, earnings credited.....	50,779 37
Borrowed money.....	2,500 00
Balance to be paid out on loans made.....	11,555 13
Undivided earnings.....	17,536 18
Special deposit.....	3,000 00
Special deposit.....	30 00
	<hr/>
	\$248,230 22
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$2,292 61
Subscriptions on shares (installment).....	34,779 44
Money borrowed.....	19,000 00
Mortgages redeemed.....	26,000 00
Other loans redeemed.....	604 00
Premiums received.....	4,657 25
Interest received.....	14,357 11
Fines received.....	2,171 26
Initiation, entrance or membership fees.....	113 50
Special deposits.....	7,530 00
Dues paid in advance.....	4,593 32
Interest paid in advance.....	175 76
Withdrawals returned.....	336 45
Sale of old safe.....	65 00
	<hr/>
	\$116,675 70
	<hr/> <hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$42,829 87
Loaned on other securities.....	1,111 00
Paid on withdrawals, dues.....	26,342 00

Paid on withdrawals, dividends.....	\$5,858 45
Advance dues withdrawn.....	130 00
Salaries	580 00
Advertising and printing.....	174 59
Rent	30 00
Insurance and taxes.....	451 39
Expert accountant.....	55 00
Auditing committee.....	75 00
Banking department.....	132 62
Officers' bonds.	100 00
Miscellaneous expenses, postage, etc.....	88 06
New safe.....	123 70
Interest	1,750 95
Special deposit returned.....	4,500 00
Borrowed money returned.....	28,500 00
Cash on hand.....	3,843 07
	<hr/>
	\$116,675 70
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest	\$13,482 52
Premium	4,657 25
Fines	1,945 79
Transfer fees.....	3 75
Pass-books and initiation, membership or share fee..	109 75
Profits on withdrawn shares.....	2,594 25
Surplus January 1, 1895.....	5,808 80
	<hr/>
	\$28,602 11
	<hr/> <hr/>

Cr.

Dividends on stock.....	\$19,909 41
Expenses	1,235 27
Reserve December 31, 1895.....	7,457 43
	<hr/>
	\$28,602 11
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Is the plan of your association permanent, serial or terminating?
Serial.

What is the par value of stock per share (matured)? \$200.

Are your installment payments weekly or monthly; what amount per share? Monthly; \$1.

How many shares were issued during the year 1895? 446. How many shares were withdrawn during the year? 585.

How many borrowing members have you? 89. Give total number of shares now held by them: 1,278.

How many non-borrowing members have you? 197. Give total number of shares now held by them: 1,869½.

How many female shareholders? 98. How many shares now held by them? 720½.

What rate of interest is paid by borrowing member? 6 per cent.

Is your admission or membership fee per share or per member? Per share. How much? 25 cents.

Total amount of admission fees paid by new members during year: \$103.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? No.

State total operating expenses for the year: \$1,235.27.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	JAMES T. CHAPMAN	Flushing, N. Y.
<i>Secretary</i>	CHESTER HUNTINGTON	Flushing, N. Y.
<i>Treasurer</i>	WM. T. JAMES	Flushing, N. Y.
<i>Attorney</i>	M. D. GOULD	Flushing, N. Y.

HEMPSTEAD CO-OPERATIVE BUILDING AND LOAN ASSOCIATION.

Hempstead, N. Y.

[Organized under Laws of 1851. Commenced business 1889.]

ASSETS.

Loans on bond and mortgage (face value)	\$25,920 00
Cash on hand and in bank	4,574 63
Furniture and fixtures	115 79
Installments due and unpaid	217 00
Fines due and unpaid	28 31
	<hr/>
	\$30,855 73
	<hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$25,491 66
Due shareholders, installments paid in advance.....	137 00
Undivided earnings	5,113 82
Rent.....	10 00
Salary due secretary.....	25 00
Balance of deposits by borrowers.....	66 25
Interest and premium paid in advance.....	12 00
	<hr/>
	\$30,855 73
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$1,379 73
Subscriptions on shares (installment).....	5,873 96
Money borrowed	1,042 50
Mortgages redeemed	1,920 00
Premiums received	244 87
Interest received	1,338 18
Fines received	70 08
Initiation, entrance or membership fees.....	18 00
Transfer fee.....	1 00
Interest on bank balance	11 00
Deposit by borrowers	71 25
	<hr/>
	\$11,970 57
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DISBURSEMENTS.

Loaned on mortgage.....	\$4,800 00
Paid on withdrawals, dues.....	1,141 00
Paid on withdrawals, dividends.....	73 65
Salaries.....	150 00
Advertising and printing	12 00
Rent.....	75 00
Banking department	35 75
Sundries.....	13 68
Postage.....	2 86
Appraisers' fees	15 00
Legal expenses	27 00

Borrowed money.	\$1,042 50
Interest on borrowed money	7 50
Cash on hand	4,574 63
	<hr/>
	\$11,970 57
	<hr/>

EARNINGS ACCOUNT.

Dr.

Interest.	\$1,338 18
Premium.	244 87
Fines.	70 08
Transfer fees	1 00
Pass-books and initiation, membership or share fee. .	18 00
Interest on deposit.	11 00
	<hr/>
	\$1,683 13
	<hr/>

Cr.

Interest on borrowed money.	\$7 50
Expenses.	362 94
Profits.	1,312 69
	<hr/>
	\$1,683 13
	<hr/>

Is the plan of your association permanent, serial or terminating?
Serial.

What is the par value of stock per share (matured)? \$240.

Are your installment payments weekly or monthly; what amount per share? Monthly; \$1.

How many shares were issued during the year 1895? 119. How many shares were withdrawn during the year? 33.

How many borrowing members have you? 16. Give total number of shares now held by them: 125.

How many non-borrowing members have you? 78. Give total number of shares now held by them: 384.

How many female shareholders? 18. How many shares now held by them? 87.

What rate of interest is paid by borrowing member? 5 per cent.

Is your admission or membership fee per share or per member?
Per member. How much? \$1.

Total amount of admission fees paid by new members during
year: \$18.

What premium plan do you follow: installment or gross or pre-
mium interest? Installment.

Have you an expense fund? No.

State total operating expenses for the year: \$296.79.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	S. A. SMITH	Hempstead, N. Y.
<i>Secretary</i>	GEO. H. BANKNEY	Hempstead, N. Y.
<i>Treasurer</i>	C. W. LUDLUM	Hempstead, N. Y.
<i>Attorney</i>	ROBT. SEABURY	Hempstead, N. Y.

LONG ISLAND CITY BUILDING AND LOAN ASSOCIATION.

Long Island City, N. Y.

[Organized under Laws of 1851. Commenced business 1887.]

ASSETS.

Loans on bond and mortgage (face value)	\$182,050 00
Loans on other securities	6,265 00
Real estate (foreclosure)	3,936 90
Cash on hand and in bank	2,191 70
Furniture and fixtures	70 00
Interest and premiums on loans due and unpaid	2,534 47
	<hr/>
	\$197,048 07
	<hr/>

LIABILITIES.

Due shareholders, due installments paid	\$148,379 00
Due shareholders, installments paid in advance	89 00
Due shareholders, earnings credited	35,540 46
Borrowed money	3,000 00
Balance to be paid out on loans made	100 00
Undivided earnings	9,914 61
Deposit on loan	25 00
	<hr/>
	\$197,048 07
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$7,083 90
Subscriptions on shares (installment).....	37,970 00
Money borrowed.....	3,000 00
Mortgages redeemed.....	23,750 00
Other loans redeemed (stock).....	5,115 00
Premiums received.....	3,539 91
Interest received.....	9,141 15
Fines received	173 68
Initiation, entrance or membership fees.....	131 90
Deposits on loans.....	595 00
Bank interest.....	119 41
Transfer fees	10 50
	<hr/>
	\$90,630 45
	<hr/> <hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$54,000 00
Loaned on other securities.....	8,650 00
Paid on withdrawals, dues.....	17,711 00
Paid on withdrawals, dividends.....	2,503 23
Salaries	750 00
Advertising and printing.....	107 30
Rent.....	36 00
Deposits on loans.....	645 00
Banking department.....	84 32
Discount on note.....	15 00
Real estate	3,936 90
Cash on hand.....	2,191 70
	<hr/>
	\$90,630 45
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest	\$9,141 15
Premium	3,539 91
Fines.....	173 68

Transfer fees.	\$10 50
Pass-books and initiation, membership or share fee..	131 90
Bank interest.....	119 41

\$13,116 55

Cr.

Dividends on stock.....	\$12,123 93
Interest on borrowed money.....	15 00
Expenses	977 62

\$13,116 55

Is the plan of your association permanent, serial or terminating?
Serial.

What is the par value of stock per share (matured)? \$250.

Are your installment payments weekly or monthly; what
amount per share? Monthly; \$1.

How many shares were issued during the year 1895? 724. How
many shares were withdrawn during the year? 574.

How many borrowing members have you? 101. Give total num-
ber of shares now held by them: 761.

How many non-borrowing members have you? 322. Give total
number of shares now held by them: 2,659.

How many female shareholders? 125. How many shares now
held by them? 851.

What rate of interest is paid by borrowing member? 6 per cent.

Is your admission or membership fee per share or per member?
Per member. How much? \$1 entrance fee, and 5 cents per share.

Total amount of admission fees paid by new members during
year: \$131.90.

What premium plan do you follow: installment or gross or
premium interest? Installment.

Have you an expense fund? No.

State total operating expenses for the year: \$977.62.

How many foreclosures did you have in 1895? One.

Officers.	Names.	Post-office address.
<i>President</i>	WM. H. GIBSON.....	Temple street.
<i>Secretary</i>	EDWIN F. WHITE.....	104 Main street.
<i>Treasurer</i>	JOHN MACKIE.....	Academy street.
<i>Attorney</i>	F. N. SMITH.....	75 Jackson avenue.

LONG ISLAND SAVINGS AND INVESTMENT ASSOCIATION.

Flushing, N. Y.

[Organized under Laws of 1851. Commenced business 1892.]

ASSETS.

Loans on bond and mortgage (face value).....	\$27,400 00
Cash on hand and in bank.....	32 96
Furniture and fixtures (safe).....	65 00
Installments due and unpaid.....	455 96
Fines due and unpaid.....	48 44
	<hr/>
	\$28,002 36
	<hr/> <hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$11,155 97
Due shareholders, installments paid in advance.....	607 00
Due shareholders, earnings credited.....	1,427 15
Borrowed money.....	1,000 00
Balance to be paid out on loans made.....	10,900 00
Undivided earnings.....	2,912 24
	<hr/>
	\$28,002 36
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$738 27
Subscriptions on shares (installment).....	2,185 39
Subscriptions on shares (single-payment).....	2,318 50
Money borrowed.....	5,000 00
Premiums received.....	1,258 75
Interest received.....	728 62
Fines received.....	43 96
Initiation, entrance or membership fees.....	47 25
Installments paid in advance.....	484 53
Interest paid in advance.....	385 00
Insurance premium.....	12 67
Withdrawals returned.....	60 00
	<hr/>
	\$13,262 94
	<hr/> <hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$5,646 32
Paid on withdrawals, dues and dividends.....	1,043 87
Salaries.....	50 00
Advertising and printing.....	44 75
Miscellaneous expense.....	13 10
Banking department.....	40 16
Borrowed money paid.....	6,000 00
Safe.....	65 00
Interest.....	314 11
Insurance.....	12 67
Cash on hand.....	32 96
	<hr/>
	\$13,262 94
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest.....	\$1,084 00
Premium.....	1,258 75
Fines.....	91 73
Pass-books and initiation, membership or share fee..	47 25
Profits on withdrawn shares.....	113 92
Reserve January 1, 1895.....	1,842 61
	<hr/>
	\$4,438 26
	<hr/> <hr/>

Cr.

Dividends on stock.....	\$1,008 90
Interest on borrowed money.....	314 11
Expenses	148 01
Dividends paid in cash.....	55 00
Reserve December 31, 1895.....	2,912 24
	<hr/>
	\$4,438 26
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$100.

Are your installment payments weekly or monthly; what amount per share? Monthly; 20 cents.

How many shares were issued during the year 1895? 240. How many shares were withdrawn during the year? 47.

How many borrowing members have you? 12. Give total number of shares now held by them: 274½.

How many non-borrowing members have you? 44. Give total number of shares now held by them: 320.

How many female shareholders? 22. How many shares now held by them? 250.

What rate of interest is paid by borrowing member? 6 per cent.

Is your admission or membership fee per share or per member? Per share. How much? 25 cents.

Total amount of admission fees paid by new members during year: \$47.25.

What premium plan do you follow: installment or gross or premium interest? Gross and installment.

Have you an expense fund? No.

State total operating expenses for the year: \$148.01.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	CHESTER HUNTINGTON	Flushing, N. Y.
<i>Secretary</i>	WM. B. HOWELLS	Flushing, N. Y.
<i>Treasurer</i>	WM. T. JAMES	Flushing, N. Y.
<i>Attorney</i>	M. D. GOULD	Flushing, N. Y.

PORT WASHINGTON BUILDING AND LOAN ASSOCIATION.

Port Washington, N. Y.

[Organized under Laws of 1851. Commenced business 1891.]

ASSETS.

Loans on bond and mortgage (face value)	\$6,000 00
Loans on other securities	1,550 00
Cash on hand and in bank	2,590 90
Furniture and fixtures	40 00
Installments due and unpaid	215 00

Interest due and unpaid.....	\$34 55
Premiums due and unpaid.....	17 23
Fines due and unpaid.....	15 34
	<hr/>
	\$10,463 02
	<hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$9,129 00
Due shareholders, installments paid in advance....	5 00
Due shareholders, earnings credited.....	622 45
Undivided earnings.	350 21
Surplus on collection of amounts due and unpaid...	356 36
	<hr/>
	\$10,463 02
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$1,711 08
Subscriptions on shares (installment).....	2,913 00
Mortgages redeemed.....	1,900 00
Other loans redeemed.....	65 00
Premiums received.....	136 40
Interest received.....	327 62
Fines received.....	15 42
Initiation, entrance or membership fees.....	8 00
Transfer fees.....	4 00
New series fees.....	50
	<hr/>
	\$7,081 02
	<hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$1,700 00
Loaned on other securities.....	1,500 00
Paid on withdrawals, dues.....	1,134 00
Paid on withdrawals, dividends.....	71 16
Salaries.	50 00
Banking department.....	34 86
Postage.	10
Cash on hand.....	2,590 90
	<hr/>
	\$7,081 02
	<hr/>

EARNINGS ACCOUNT.

Dr.

Interest.	\$327 62
Premium.	136 40
Fines.	15 42
Transfer fees.	4 00
Pass-books and initiation, membership or share fee. .	8 00
New series.	50
Profits on withdrawal shares, 1-10 and excess of interest.	14 39
	<hr/>
	\$506 33
	<hr/> <hr/>

Cr.

Dividends on stock.	\$350 21
Expenses.	84 96
Interest and 9-10 of profits on withdrawals.	71 16
	<hr/>
	\$506 33
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating?
Serial.

What is the par value of stock per share (matured)? \$200.

Are your installment payments weekly or monthly; what amount per share? Monthly; \$1.

How many shares were issued during the year 1895? 29. How many shares were withdrawn during the year? 53.

How many borrowing members have you? 10. Give total number of shares now held by them: 37.

How many non-borrowing members have you? 55. Give total number of shares now held by them: 213.

How many female shareholders? 15. How many shares now held by them? 56.

What rate of interest is paid by borrowing member? 5 per cent.

Is your admission or membership fee per share or per member? Per member. How much? \$1.

Total amount of admission fees paid by new members during year: \$8.

What premium plan do you follow: installment or gross or premium interest? Installment.

Have you an expense fund? No.

State total operating expenses for the year: \$50.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	THOMAS E. WEBB	Port Washington, N. Y.
<i>Secretary</i>	ISAAC M. ALLEN	Port Washington, N. Y.
<i>Treasurer</i>	ALFRED C. BAYLES . . .	Port Washington, N. Y.
<i>Attorney</i>	F. B. DOWNING	Ozone Park, N. Y.

QUEENS COUNTY CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.

Jamaica, N. Y.

[Organized under Laws of 1887. Commenced buisness 1888.]

ASSETS.

Loans on bond and mortgage (face value)	\$95,800 00
Loans on other securities	6,376 83
Real estate	2,000 00
Cash on hand and in bank	588 72
Furniture and fixtures	25 00
Installments due and unpaid	758 50
Interest due	635 98
Fines due	131 25
	<hr/>
	\$106,316 28
	<hr/>

LIABILITIES.

Due shareholders, due installments paid	\$74,724 50
Due shareholders, installments paid in advance	1,635 00
Due shareholders, earnings credited	18,077 18
Borrowed money	1,500 00
Undivided earnings	6,120 31
Interest paid in advance	50 56
Guarantee fund	83 50
Contingent (unearned premiums)	4,125 23
	<hr/>
	\$106,316 28
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$8,971 01
Subscriptions on shares (installment).....	20,325 50
Money borrowed	1,500 00
Mortgages redeemed	8,400 00
Other loans redeemed.....	5,001 00
Premiums received	2,778 50
Interest received	3,997 19
Fines received	194 35
Initiation, entrance or membership fees.....	62 35
Rent.....	34 20
Certificates.....	13 75
Transfers.....	6 00
Guarantee.....	24 00
Foreclosure.....	422 60
Real estate.....	3,996 98
	<hr/>
	\$55,727 43
	<hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$32,555 00
Loaned on other securities.....	5,911 83
Paid on withdrawals, dues.....	7,079 00
Paid on withdrawals, dividends.....	1,193 08
Salaries.....	600 00
Advertising and printing.....	165 06
Rent.....	24 00
Guarantee.....	16 00
Interest.....	132 55
Foreclosure.....	1,707 98
Real estate	5,754 21
Cash on hand.....	588 72
	<hr/>
	\$55,727 43
	<hr/>

EARNINGS ACCOUNT.

Dr.

Interest.....	\$3,997 17
Premium.....	2,778 50
Fines.....	194 35

Transfer fees.	\$6 00
Pass-books and initiation, membership or share fee. .	76 10
Rent.	34 20
Profits on withdrawals	1,199 06
	<hr/>
	\$8,285 38
	<hr/>

Cr.

Dividends on stock.	\$1,193 08
Interest on borrowed money.	132 55
Expenses.	789 06
Net profits.	6,170 69
	<hr/>
	\$8,285 38
	<hr/>

Is the plan of your association permanent, serial or terminating?
Serial.

What is the par value of stock per share (matured)? \$200.

Are your installment payments weekly or monthly; what amount per share? Monthly; \$1.

How many shares were issued during the year 1895? 415½.

How many shares were withdrawn during the year? 185.

How many borrowing members have you? 70. Give total number of shares now held by them: 622.

How many non-borrowing members have you? 144. Give total number of shares now held by them: 960½.

How many female shareholders? 62. How many shares now held by them? 475½.

What rate of interest is paid by borrowing member? 5 per cent. on mortgages; 6 per cent. on stock loans.

Is your admission or membership fee per share or per member? Per share. How much? 15 cents per share; 25 cents per certificate.

Total amount of admission fees paid by new members during year: \$76.10.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? No.

State total operating expenses for the year: \$789.06.

How many foreclosures did you have in 1895? One.

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Officers.	Names.	Post-office address.
<i>President</i>	WM. DYKES	Jamaica, N. Y.
<i>Secretary</i>	G. P. B. HOYT	Jamaica, N. Y.
<i>Treasurer</i>	GRANVILLE YEATON	Jamaica, N. Y.
<i>Attorney</i>	N. C. HENDRICKSON	Jamaica, N. Y.

ROCKVILLE CENTRE SAVINGS AND LOAN ASSOCIATION.

Rockville Centre, N. Y.

[Organized under Laws of 1851. Commenced business 1889.]

ASSETS.

Loans on bond and mortgage (face value)	\$39,500 00
Loans on other securities	3,689 00
Cash on hand and in bank	1,281 24
Accrued interest on demand loans	140 55
	<hr/>
	\$44,610 79
	<hr/>

LIABILITIES.

Due shareholders, due installments paid	\$29,998 00
Due shareholders, installments paid in advance	1,608 00
Due shareholders, earnings credited	3,987 63
Borrowed money	8,000 00
Undivided earnings	1,017 16
	<hr/>
	\$44,610 79
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895	\$627 15
Subscriptions on shares (installment)	9,145 03
Money borrowed	5,500 00
Other loans redeemed	1,175 00
Premiums received	467 91
Interest received	1,762 74
Fines received	4 70
Initiation, entrance or membership fees	11 00
	<hr/>
	\$18,693 53
	<hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$8,225 00
Loaned on other securities.....	2,019 00
Paid on withdrawals, dues.....	2,800 00
Paid on withdrawals, dividends.....	323 48
Rent.....	42 00
Interest on borrowed money.....	445 08
Stationery, etc.....	17 53
Borrowed money returned.....	3,500 00
Banking department.....	40 20
Cash on hand.....	1,281 24
	<hr/>
	\$18,693 53
	<hr/>

EARNINGS ACCOUNT.

Dr.

Interest.....	\$2,026 52
Premium.....	467 91
Fines.....	4 70
Pass-books and initiation, membership or share fee..	11 00
Withdrawals.....	88 34
Balance profit and loss account, January 1, 1895....	1,095 38
Accrued interest.....	140 55
	<hr/>
	\$3,834 40
	<hr/>

Cr.

Dividends on stock.....	\$2,272 43
Interest on borrowed money.....	445 08
Expenses.....	99 73
	<hr/>
	\$2,817 24
	<hr/>

Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$200.

Are your installment payments weekly or monthly; what
amount per share? Monthly; \$1.

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How many shares were issued during the year 1895? 61. How many shares were withdrawn during the year? 129.

How many borrowing members have you? 18. Give total number of shares now held by them: 237.

How many non-borrowing members have you? 75. Give total number of shares now held by them: 443.

How many female shareholders? 24. How many shares now held by them? 152.

What rate of interest is paid by borrowing member? 5 per cent.

Is your admission or membership fee per share or per member? Per member. How much? \$1.

Total amount of admission fees paid by new members during year: \$11.

What premium plan do you follow: installment or gross or premium interest? Installment.

Have you an expense fund? No.

State total operating expenses for the year: \$99.73.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	A. E. IVES.....	Rockville Centre, N. Y.
<i>Secretary</i>	G. B. LATIMER.....	Rockville Centre, N. Y.
<i>Treasurer</i>	W. H. CONNELL.....	Rockville Centre, N. Y.
<i>Attorney</i>	JOHN VINCENT.....	Rockville Centre, N. Y.

WHITESTONE CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.

Whitestone, N. Y.

[Organized under Laws of 1887. Commenced business 1891.]

ASSETS.

Loans on bond and mortgage (face value).....	\$30,050 00
Cash on hand and in bank.....	1,335 88
Furniture and fixtures.....	58 00
Installments due and unpaid.....	255 35
	<hr/>
	\$31,699 23
	<hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$23,911 00
Due shareholders, installments paid in advance....	278 05
Due shareholders, earnings credited.....	6,139 64

Balance to be paid out on loans made.....	\$755 00
Undivided earnings.	615 54
	<hr/>
	\$31,699 23
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$1,437 68
Subscriptions on shares (installment).....	8,615 75
Mortgages redeemed.	3,600 00
Premiums received.	704 00
Interest received.	1,644 85
Fines received.	62 00
Initiation, entrance or membership fees.....	66 75
Installments paid in advance.....	892 05
Deposits on loans.....	110 50
Cash on hand unaccounted for.....	10 00
	<hr/>
	\$17,143 58
	<hr/> <hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$8,395 00
Paid on withdrawals, dues.....	6,714 47
Paid on withdrawals, dividends.....	281 93
Salaries.....	120 00
Advertising and printing.....	75 00
Rent and janitor.....	51 50
Banking department.	31 38
Discount on advanced payments.....	17 92
Deposits refunded.....	120 50
Cash on hand.....	1,335 88
	<hr/>
	\$17,143 58
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest.	\$1,692 93
Premium.....	714 00
Fines.	63 05
Transfer fees.	13 25

Pass-books and initiation, membership or share fee..	\$55 00
Profit on withdrawn shares.....	848 06
Undivided profit January 1, 1895.....	519 19
	<hr/>
	\$3,905 48
	<hr/>

Cr.

Dividends on stock.....	\$3,012 06
Expenses.	277 88
Undivided profits.	615 54
	<hr/>
	\$3,905 48
	<hr/>

Is the plan of your association permanent, serial or terminating?
Serial.

What is the par value of stock per share (matured)? \$200.

Are your installment payments weekly or monthly; what amount per share? Monthly; \$1.

How many shares were issued during the year 1895? 195.

How many shares were withdrawn during the year? 283.

How many borrowing members have you? 24. Give total number of shares now held by them: 155.

How many non-borrowing members have you? 99. Give total number of shares now held by them: 557.

How many female shareholders? 33. How many shares now held by them? 129.

What rate of interest is paid by borrowing member? 6 per cent.

Is your admission or membership fee per share or per member? Per share. How much? 25 cents.

Total amount of admission fees paid by new members during year: \$34.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? No.

State total operating expenses for the year: \$277.88.

How many foreclosures did you have in 1895? None.

Officers.

Names.

Post-office address.

President.... EDWARD BLEECKER ... Whitestone, N. Y.

Secretary.... L. M. FANNING Whitestone, N. Y.

Treasurer.... MOSES WORMS..... Whitestone, N. Y.

Attorney..... CLINTON T. ROE 140 Nassau st., N. Y. city.

RENSSELAER COUNTY.

INDUSTRIAL BUILDING, LOAN AND SAVINGS ASSOCIATION.

Mill Street, Troy, N. Y.

[Organized under Laws of 1851. Commenced business 1889.]

ASSETS.

Loans on bond and mortgage (face value).....	\$43,618 62
Real estate (foreclosure and purchase).....	5,085 02
Cash on hand and in bank.....	64 25
Installments due and unpaid.....	261 00
Bond on stock.....	400 00
On special deposit.....	2,000 00
	<hr/>
	\$51,428 89
	<hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$49,800 55
Due shareholders, installments paid in advance.....	33 00
Borrowed money.....	810 00
Balance to be paid out on loans made.....	300 00
Undivided earnings.....	485 34
	<hr/>
	\$51,428 89
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$1,122 98
Subscriptions on shares (installment).....	13,435 75
Money borrowed.....	4,000 00
Mortgages redeemed.....	7,427 12
Premiums received.....	32 05
Interest received.....	2,940 05
Fines received.....	77 91
Initiation, entrance or membership fees.....	26 50
Pass-books.....	13 25
Rent.....	201 38
Insurance.....	8 24
Share value.....	21 12
	<hr/>
	\$29,306 35
	<hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$4,100 00
Loaned on other securities.....	400 00
Paid on withdrawals, dues and dividends.....	10,755 46
Salaries	110 00
General expense	431 36
Notes redeemed.....	11,155 00
Interest.....	290 28
Special deposit.....	2,000 00
Cash on hand.....	64 25
	<hr/>
	\$29,306 35
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest.....	\$2,940 05
Premium	32 05
Fines	77 91
Pass-books and initiation, membership or share fee..	39 75
Rent	201 38
	<hr/>
	\$3,291 14
	<hr/> <hr/>

Cr.

Dividends on stock.....	\$2,459 50
Interest on borrowed money.....	290 28
Expenses	541 36
	<hr/>
	\$3,291 14
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating?
Serial.

What is the par value of stock per share (matured)? \$200.

Are your installment payments weekly or monthly; what amount per share? Semi-monthly; 50 cents.

How many shares were issued during the year 1895? 282. How many shares were withdrawn during the year? 263½.

How many borrowing members have you? 35. Give total number of shares now held by them: 228½.

How many non-borrowing members have you? 168. Give total number of shares now held by them: 792.

How many female shareholders? 47. How many shares now held by them? 213.

What rate of interest is paid by borrowing member? 6 per cent.

Is your admission or membership fee per share of per member? Per member. How much? 50 cents.

Total amount of admission fees paid by new members during year: \$26.50, to association.

What premium plan do you follow: installment or gross or premium interest? Premium interest.

Have you an expense fund? No.

State total operating expenses for the year: \$201.68.

How many foreclosures did you have in 1895? One.

Officers.	Names.	Post-office address.
<i>President</i>	BENJ. M. TURNER	Fourth street.
<i>Secretary</i>	T. J. PHILLIPS	4 Corning avenue.
<i>Treasurer</i>	JOHN M. SHERRERD	Troy, N. Y.
<i>Attorney</i>	JAMES FARRELL	Campbell Highway.

PERMANENT SAVINGS AND LOAN ASSOCIATION.

Hoosick Falls, N. Y.

[Organized under Laws of 1851. Commenced business 1889.]

ASSETS.

Loans on bond and mortgage (face value)	\$86,960 00
Loans on other securities	650 00
Real estate (foreclosure)	1,397 55
Cash on hand and in bank	669 82
	<hr/>
	\$89,677 37
	<hr/>

LIABILITIES.

Due shareholders, due installments paid	\$72,601 49
Due shareholders, earnings credited	13,311 95
Undivided earnings	2,422 79
Reserve premium fund	1,341 14
	<hr/>
	\$89,677 37
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$699 23
Subscriptions on shares (installment).....	26,341 52
Mortgages redeemed	5,126 40
Premiums received	5 75
Interest received	5,611 69
Fines received	339 34
Initiation, entrance or membership fees.....	11 50
Transfer fees	25
Forfeited dividends	309 88
Rent.....	56 00
Insurance.....	1,301 38
Sundries.....	27 27
	<hr/>
	\$39,830 21
	<hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$16,994 06
Paid on withdrawals, dues.....	16,498 75
Paid on withdrawals, dividends.....	3,778 31
Salaries.....	237 50
Advertising and printing.....	11 50
Rent.....	37 50
Stationery and supplies.....	81 39
Banking department	17 61
Real estate, repairs, \$72.55; expense, \$26.58.....	99 13
Insurance refunded.....	1,301 38
Taxes.....	37 34
Sundries.....	65 92
Cash on hand.....	669 82
	<hr/>
	\$39,830 21
	<hr/>

EARNINGS ACCOUNT.

Dr.

Interest.....	\$5,611 69
Premium.....	5 75
Fines.....	339 34
Transfer fees.....	25

Pass-books and initiation, membership or share fee,	\$11 50
Forfeited dividend.	309 88
Rent.	56 00
Sundries.	27 27
	<hr/>
	\$6,361 68
	<hr/>

Cr.

Dividends on stock.....	\$4,270 50
Expenses.....	412 08
Undivided profits.	1,679 10
	<hr/>
	\$6,361 68
	<hr/>

Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$200.

Are your installment payments weekly or monthly; what amount per share? Monthly; \$1.

How many shares were issued during the year 1895? 180. How many shares were withdrawn during the year? 372.

How many borrowing members have you? 85. Give total number of shares now held by them: 501.

How many non-borrowing members have you? 134. Give total number of shares now held by them: 682.

How many female shareholders? 85. How many shares now held by them? 384.

What rate of interest is paid by borrowing member? 6 per cent.

Is your admission or membership fee per share or per member? Per member. How much? 50 cents.

Total amount of admission fees paid by new members during year: \$11.50.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? No.

State total operating expenses for the year: \$412.08.

How many foreclosures did you have in 1895? None.

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Officers.	Names.	Post-office address.
<i>President</i>	JAMES M. CARPENTER...	Hoosick Falls, N. Y.
<i>Secretary</i>	GEO. H. THOMPSON.....	Hoosick Falls, N. Y.
<i>Treasurer</i>	P. McKEARIN	Hoosick Falls, N. Y.
<i>Attorney</i>	GEO. E. GREEN.....	Hoosick Falls, N. Y.

PIONEER BUILDING, LOAN AND SAVINGS ASSOCIATION.

Troy, N. Y.

[Organized under Laws of 1851. Commenced business 1889.]

ASSETS.

Loans on bond and mortgage (face value).....	\$412,500 00
Loans on other securities (pass-books).....	16,149 00
Real estate	244 55
Cash on hand and in bank.....	24,995 50
Furniture and fixtures.....	267 21
Interest accrued.....	3,014 49
Premium accrued.....	1,286 23
Fines accrued.....	386 07
Sundry accounts receivable.....	150 84
Pass-books	14 75
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	\$459,008 64
	<hr/> <hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$376,458 03
Due shareholders, earnings credited (surplus).....	80,498 11
Balance to be paid out on loans made.....	2,050 00
Deposits to secure loans.....	2 50
	<hr/>
	\$459,008 64
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$17,536 32
Subscriptions on shares (installment).....	109,797 25
Money borrowed.....	10,000 00
Mortgages redeemed.....	37,427 92
Other loans redeemed.....	2,305 00

Premiums received.....	\$7,172 83
Interest received.....	20,100 35
Fines received	1,385 46
Initiation, entrance or membership fees.....	199 00
Pass-books	107 50
Rent of hall.....	113 00
Deposits to secure loans.....	657 75
Advanced insurance premium repaid.....	124 68
Real estate	2,030 97
Interest on bank balance.....	462 76
	<hr/>
	\$209,420 79
	<hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$110,425 00
Loaned on other securities.....	11,694 00
Paid on withdrawals, dues and dividends.....	48,762 38
Salaries	1,381 46
Advertising and printing.....	66 60
Rent	399 96
Pass-books	120 00
Paid borrowed money.....	10,000 00
Advanced for insurance premiums.....	191 67
Interest on borrowed money.....	175 00
Banking department.....	49 79
Real estate expense.....	353 68
Deposit fees returned.....	665 25
Sundry expense (supplies).....	140 50
Cash on hand.....	24,995 50
	<hr/>
	\$209,420 79
	<hr/>

EARNINGS ACCOUNT.

Dr.

Interest	\$20,701 37
Premium	7,389 42
Fines	1,483 76
Transfer fees, pass-books and initiation, membership or share fee.....	342 00

Rent.....	\$142 00
Interest on bank balance.....	462 76
	<hr/>
	\$30,521 31
	<hr/>

<i>Cr.</i>	
Interest on borrowed money.....	\$176 44
Expenses	2,148 06
Earnings	28,196 81
	<hr/>
	\$30,521 31
	<hr/>

Is the plan of your association permanent, serial or terminating?
Serial.

What is the par value of stock per share (matured)? \$250.
Are your installment payments weekly or monthly; what amount per share? Weekly; 25 cents.

How many shares were issued during the year 1895? 2,000.
How many shares were withdrawn during the year? 1,366.

How many borrowing members have you? 314. Give total number of shares now held by them: 2,322.

How many non-borrowing members have you? 866. Give total number of shares now held by them: 5,648.

How many female shareholders? 418. How many shares now held by them? 2,377.

What rate of interest is paid by borrowing member? 5 1-5 per cent.

Is your admission or membership fee per share or per member? Per member. How much? 50 cents.

Total amount of admission fees paid by new members during year: \$199.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? No.
State total operating expenses for the year: \$2,325.50.
How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	F. BEIERMEISTER, Jr.	Troy, N. Y.
<i>Secretary</i>	THOS. CAMPION	Troy, N. Y.
<i>Treasurer</i>	LEWIS E. GURLEY	Troy, N. Y.
<i>Attorney</i>	H. D. BAILEY	Troy, N. Y.

RICHMOND COUNTY.

EDGEWATER CO-OPERATIVE SAVINGS AND BUILDING LOAN
ASSOCIATION.

Stapleton, N. Y.

[Organized under Laws of 1851. Commenced business 1887.]

ASSETS.

Loans on bonds and mortgage (face value).....	\$170,650 00
Loans on other securities.....	650 00
Cash on hand and in bank.....	21,473 87
Furniture and fixtures.....	197 00
Installments due and unpaid.....	2,800 00
Insurance advanced	76 23
Suspense account.....	1 24
Due expense, fourteenth series.....	12 00
	<hr/>
	\$195,860 34
	<hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$145,619 00
Due shareholders, installments paid in advance.....	599 00
Due shareholders, earnings credited.....	41,703 98
Balance to be paid out on loans made.....	4,360 00
Undivided earnings.....	778 36
Installments due and unpaid.....	2,800 00
	<hr/>
	\$195,860 34
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$6,223 71
Subscriptions on shares (installment).....	37,546 00
Mortgages redeemed	19,872 57
Other loans redeemed.....	850 00
Premiums received	3,505 67
Interest received	9,905 63
Fines received	337 47
Initiation, entrance or membership fees.....	58 50
Deposits from borrowers.....	156 00

Taxes repaid	\$25 45
Insurance repaid	30 20
Counsel fees	6 00
	<hr/>
	\$78,517 20
	<hr/>

DISBURSEMENTS.

Loaned on mortgage	\$22,992 88
Loaned on other securities	250 00
Paid on withdrawals, dues	25,019 00
Paid on withdrawals, dividends	7,547 34
Salaries	700 00
Advertising and printing	82 35
Janitor, \$18; postage, \$12; coal, \$4.50	34 50
Gas, \$8.36; league dues, \$6	14 36
Directors, \$28; stationery, \$12.50	40 50
Banking department	23 92
Insurance advanced	97 23
Deposits repaid	203 00
Counsel fees	38 25
Cash on hand	21,473 87
	<hr/>
	\$78,517 20
	<hr/>

EARNINGS ACCOUNT.

Dr.

Interest	\$9,905 63
Premium	3,505 67
Fines	360 20
Pass-books and initiation, membership or share fee ..	58 50
	<hr/>
	\$13,830 00
	<hr/>

Cr.

Dividends on stock	\$12,334 04
Expenses	177 03
Salary	700 00
Undivided profits	618 93
	<hr/>
	\$13,830 00
	<hr/>

Is the plan of your association permanent, serial or terminating?
Serial.

What is the par value of stock per share (matured)? \$200.

Are your installment payments weekly or monthly; what amount per share? Monthly; \$1.

How many shares were issued during the year 1895? 570. How many shares were withdrawn during the year? 583.

How many borrowing members have you? 99. Give total number of shares now held by them: 883.

How many non-borrowing members have you? 272. Give total number of shares now held by them: 2,270.

How many female shareholders? 99. How many shares now held by them? 768.

What rate of interest is paid by borrowing member? 6 per cent.

Is your admission or membership fee per share or per member? Per member. How much? 50 cents.

Total amount of admission fees paid by new members during year: \$58.50.

What premium plan do you follow: installment or gross or premium interest? Installment.

Have you an expense fund? No.

State total operating expenses for the year: \$877.03.

How many foreclosures did you have in 1895? One.

Officers.	Names.	Post-office address.
<i>President</i>	JULIUS CREDO	Stapleton, N. Y.
<i>Secretary</i>	CHARLES DIDIER	Box 405, Stapleton, N. Y.
<i>Treasurer</i>	JOHN BARDES	Stapleton, N. Y.
<i>Attorney</i>	WM. T. HOLT	189 Broadway, N. Y. city.

NORTHFIELD BUILDING, LOAN AND SAVINGS ASSOCIATION.

Mariners' Harbor, N. Y.

[Organized under Laws of 1851. Commenced business 1887.]

ASSETS.

Loans on bond and mortgage (face value)	\$260,836 56
Loans on other securities	2,900 00
Real estate (foreclosure)	7,400 00
Cash on hand and in bank	10,794 93
Furniture and fixtures	450 00

Installments due and unpaid.....	\$3,241 00
Due from members (interest and fines).....	3,080 54
Due from members (expense advanced).....	911 20
Due from members (loans foreclosed but not sold)..	1,891 63
Due loan account (special).....	427 54
	<hr/>
	\$291,933 40
	<hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$228,180 00
Due shareholders, installments paid in advance....	107 00
Due shareholders, earnings credited.....	54,036 48
Balance to be paid out on loans made.....	5,124 36
Undivided earnings.	40 30
Amount due shareholders on special account (parties deceased).	4,445 26
	<hr/>
	\$291,933 40
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$7,981 76
Subscriptions on shares (installment).....	64,920 00
Money borrowed.	2,500 00
Mortgages redeemed.	50,329 19
Other loans redeemed.....	760 00
Premiums received.	3,025 59
Interest received.	14,545 06
Fines received.	386 38
Initiation, entrance or membership fees.....	233 00
Rent of real estate.....	237 93
	<hr/>
	\$144,918 91
	<hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$71,492 89
Loaned on other securities.....	2,210 00
Paid on withdrawals, dues.....	41,445 00
Paid on withdrawals, dividends.....	7,478 92
Salaries.	700 00

Advertising and printing.....	\$474 25
Rent.....	120 00
Notes repaid.....	2,500 00
Watchman.....	56 00
Discount.....	50 00
Banking department.....	194 15
Railing.....	19 00
Expense, real estate.....	740 11
Expense, purchase real estate.....	6,502 11
Expense, charged members.....	141 55
Cash on hand.....	10,794 93
	<hr/>
	\$144,918 91
	<hr/>

EARNINGS ACCOUNT.

Dr.

Interest.....	\$14,545 06
Premium.....	3,025 59
Fines.	386 38
Pass-books and initiation, membership or share fee..	233 00
Rent.....	237 93
Profits on withdrawals.....	602 66
	<hr/>
	\$19,030 62
	<hr/>

Cr.

Dividends on stock.....	\$17,478 73
Interest on borrowed money.....	50 00
Expenses.....	1,563 40
	<hr/>
	\$19,092 13
	<hr/>

Is the plan of your association permanent, serial or terminating?
Serial.

What is the par value of stock per share (matured)? \$200.

Are your installment payments weekly or monthly; what amount per share? Monthly; \$1.

How many shares were issued during the year 1895? 1,321.

How many shares were withdrawn during the year? 1,073.

How many borrowing members have you? 184. Give total number of shares now held by them: 1,365.

How many non-borrowing members have you? 717. Give total number of shares now held by them: 3,970.

How many female shareholders? 221. How many shares now held by them? 1,235.

What rate of interest is paid by borrowing member? 6 per cent.

Is your admission or membership fee per share or per member? Per share. How much? 20 cents.

Total amount of admission fees paid by new members during year: \$233.

What premium plan do you follow: installment or gross or premium interest? Installment.

Have you an expense fund? No.

State total operating expenses for the year: \$1,613.40.

How many foreclosures did you have in 1895? Four.

Officers.	Names.	Post-office address.
<i>President</i>	JOHN P. KOHLER	Mariner's Harbor, N. Y.
<i>Secretary</i>	EDWARD P. DOYLE.....	Port Richmond, N. Y.
<i>Treasurer</i>	GEORGE T. EGBERT	Mariner's Harbor, N. Y.
<i>Attorney</i>	CALVIN D. VAN NAME..	Mariner's Harbor, N. Y.

NORTH SHORE BUILDING, LOAN AND SAVINGS ASSOCIATION. Port Richmond, N. Y.

[Organized under Laws of 1851. Commenced business 1888.]

ASSETS.

Loans on bond and mortgage (face value).....	\$81,350 00
Loans on other securities.....	1,187 00
Cash on hand and in bank.....	3,427 79
Installments due and unpaid.....	451 94
	<hr/>
	\$86,416 73
	<hr/> <hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$71,288 00
Due shareholders, installments paid in advance.....	35 00
Due shareholders, earnings credited.....	14,472 68
Undivided earnings.....	621 05
	<hr/>
	\$86,416 73
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$9,547 99
Subscriptions on shares (installment).....	20,726 00
Mortgages redeemed.....	7,500 00
Other loans redeemed.....	5 00
Premiums received.....	859 16
Interest received.....	4,567 61
Fines received.....	172 29
Initiation, entrance or membership fees... ..	85 20
Repayment of insurance.....	55 75
	<hr/>
	\$43,519 00
	<hr/> <hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$30,950 00
Loaned on other securities.....	792 00
Paid on withdrawals, dues.....	6,892 00
Paid on withdrawals, dividends.....	1,017 99
Salaries.....	300 00
Advertising and printing.....	46 00
Rent	44 00
Examiners' fees.....	28 12
Banking department.....	9 10
Stock-book.....	12 00
Cash on hand.....	3,427 79
	<hr/>
	\$43,519 00
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest.....	\$4,567 61
Premium.....	859 16
Fines	172 29
Pass-books and initiation, membership or share fee,	85 20
Interest due and unpaid.....	305 55
Premiums due and unpaid.....	76 39
	<hr/>
	\$6,066 20
	<hr/> <hr/>

<i>Cr.</i>	
Dividends on stock.....	\$5,005 93
Expenses	439 22
Surplus (reserve).....	621 05
	<hr/>
	\$6,066 20
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating?
Serial.

What is the par value of stock per share (matured)? \$200.

Are your installment payments weekly or monthly; what amount per share? Monthly; \$1.

How many shares were issued during the year 1895? 426. How many shares were withdrawn during the year? 194.

How many borrowing members have you? 47. Give total number of shares now held by them: 493.

How many non-borrowing members have you? 204. Give total number of shares now held by them: 1,243.

How many female shareholders? 72. How many shares now held by them? 432.

What rate of interest is paid by borrowing member? 6 per cent.

Is your admission or membership fee per share or per member? Per share. How much? 20 cents.

Total amount of admission fees paid by new members during year: \$79.80.

What premium plan do you follow: installment or gross or premium interest? Installment.

Have you an expense fund? No.

State total operating expenses for the year: \$439.22.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	WILLIAM A. ANDERSON...	Port Richmond, N. Y.
<i>Secretary</i>	C. H. INGALLS.....	Port Richmond, N. Y.
<i>Treasurer</i>	A. B. MERSEREAU	Port Richmond, N. Y.
<i>Attorney</i>	WM. T. HOLT.....	Port Richmond, N. Y.

PROHIBITION PARK BUILDING, LOAN AND SAVINGS ASSOCIATION.

West New Brighton, N. Y.

[Organized under Laws of 1851. Commenced business 1893.]

ASSETS.

Loans on bond and mortgage (face value).....	\$50,498 12
Loans on other securities.....	681 00
Cash on hand and in bank.....	2,088 53
Furniture and fixtures.....	350 00
Installments due and unpaid.....	1,123 99
Expense charged members.....	112 25
	<hr/>
	\$54,853 89
	<hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$46,383 00
Due shareholders, earnings credited.....	5,252 87
Borrowed money.....	3,101 26
Undivided earnings.....	116 76
	<hr/>
	\$54,853 89
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$77 96
Subscriptions on shares (installment).....	9,883 50
Subscriptions on shares (single-payment).....	8,000 00
Money borrowed.....	11,725 88
Loans on other than mortgage securities redeemed..	460 00
Premiums received.....	498 95
Interest received.....	2,609 42
Fines received.....	2 82
Initiation, entrance or membership fees.....	158 00
	<hr/>
	\$33,416 53
	<hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$12,753 12
Loaned on other securities.....	836 00
Paid on withdrawals, dues.....	3,540 50

Paid on withdrawals, dividends.....	\$252 15
Salaries	425 00
Advertising and printing.....	178 75
Banking department.....	34 07
Borrowed money repaid.....	12,933 60
Postage and incidentals.....	36 99
Discount and interest.....	199 57
Charged members.....	73 75
Paid agents.....	64 50
Cash on hand.....	2,088 53
	<hr/>
	\$33,416 53
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest	\$2,609 42
Premium	498 95
Fines	2 82
Pass-books and initiation, membership or share fee..	158 00
Profits on withdrawals.....	33 42
Accrued interest, premium and fines.....	557 43
	<hr/>
	\$3,860 04
	<hr/> <hr/>

Cr.

Dividends on stock.....	\$2,804 40
Interest on borrowed money.....	199 57
Expenses	674 81
Paid agents.....	64 50
Undivided profits.....	116 76
	<hr/>
	\$3,860 04
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating?
Serial.

What is the par value of stock per share (matured)? \$100.

Are your installment payments weekly or monthly; what amount per share? Monthly; 50 cents.

How many shares were issued during the year 1895? 632. How many shares were withdrawn during the year? 580.

How many borrowing members have you? 38. Give total number of shares now held by them: 513.

How many non-borrowing members have you? 195. Give total number of shares now held by them: 1,638.

How many female shareholders? 62. How many shares now held by them? 625.

What rate of interest is paid by borrowing member? 6 per cent.

Is your admission or membership fee per share or per member? Per share. How much? 25 cents.

Total amount of admission fees paid by new members during year: \$158.

What premium plan do you follow: installment or gross or premium interest? Installment.

Have you an expense fund? No.

State total operating expenses for the year: \$739.31.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i> ...	D. S. GREGORY.....	West New Brighton, N. Y.
<i>Secretary</i> ...	EDWARD P. DOYLE.....	Port Richmond, N. Y.
<i>Treasurer</i> ...	B. F. FUNK.....	West New Brighton, N. Y.
<i>Attorney</i>	CALVIN D. VAN NAME..	Mariner's Harbor, N. Y.

RICHMOND COUNTY BUILDING AND MUTUAL LOAN ASSOCIATION.

Tottenville, N. Y.

[Organized under Laws of 1851. Commenced business 1881.]

ASSETS.

Loans on bond and mortgage (face value).....	\$157,550 00
Loans on other securities.....	6,900 00
Real estate (foreclosure).....	3,550 28
Cash on hand and in bank.....	1,299 24
Furniture and fixtures.....	100 00
Insurance.....	80 75
Notary fees	2 40
	<hr/>
	\$169,482 67

LIABILITIES.

Due shareholders, due installments paid.....	\$141,855 00
Balance to be paid out on loans made.....	260 00
Undivided earnings	26,600 56
Sundry.....	45 00
County clerk	4 23
Reserve fund	500 00
Unearned premium	217 88
	<hr/>
	\$169,482 67
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$11,177 83
Subscriptions on shares (installment).....	39,294 87
Mortgages redeemed	39,350 00
Other loans redeemed.....	8,400 00
Premiums received	535 24
Interest received.....	9,807 57
Fines received	588 08
Initiation, entrance or membership fees.....	204 75
Rent.....	51 84
Expense.....	4 00
Withdrawal profits	224 02
Transfer fees	4 00
Insurance.....	248 10
Attorney.....	779 58
County clerk	80 50
Notary and inspector.....	24 15
	<hr/>
	\$110,774 53
	<hr/> <hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$45,790 00
Loaned on other securities.....	10,230 00
Paid on withdrawals, dues and dividends.....	47,451 63
Salaries.....	577 00
Advertising and printing.....	82 10
Rent.....	74 00
Sundries.....	110 20

Fines.	\$42 28
Real estate	3,896 30
Insurance.	163 55
Estate Chas. Fisher.	200 00
Attorney.	754 66
County clerk's fees.	77 02
Notary and inspectors' fees.	26 55
Cash on hand.	1,299 24

\$110,774 53

EARNINGS ACCOUNT.

Dr.

Interest.	\$9,807 57
Premium.	535 24
Fines.	545 80
Transfer fees	4 00
Pass-books and initiation, membership or share fee. .	204 75
Withdrawal profits	224 02
Rent.	51 84

\$11,373 22

Cr.

Expenses.	\$843 30
Net earnings to be carried to credit of stock account,	10,529 92

\$11,373 22

Is the plan of your association permanent, serial or terminating?
Serial.

What is the par value of stock per share (matured)? \$200.

Are your installment payments weekly or monthly; what amount per share? Monthly; \$1.

How many shares were issued during the year 1895? 819. How many shares were withdrawn during the year? 661½.

How many borrowing members have you? 124. Give total number of shares now held by them: 977.

How many non-borrowing members have you? 302. Give total number of shares now held by them: 2,314.

How many female shareholders? 132. How many shares now held by them? 826.

What rate of interest is paid by borrowing member? 6 per cent.

Is your admission or membership fee per share or per member? Per share. How much? 25 cents.

Total amount of admission fees paid by new members during year: \$204.75.

What premium plan do you follow: installment or gross or premium interest? Installment.

Have you an expense fund? No.

State total operating expenses for the year: \$843.30.

How many foreclosures did you have in 1895? One.

Officers.	Names.	Post-office address.
<i>President</i>	JOHN A. KENNEDY.....	Prince's Bay, N. Y.
<i>Secretary</i>	GILBERT S. BARNES....	Tottenville, N. Y.
<i>Treasurer</i>	ARTHUR W. BROWNE ..	Prince's Bay, N. Y.
<i>Attorney</i>	CLARK BROOKS.....	54 William st., N. Y. city.

STATEN ISLAND BUILDING, LOAN AND SAVINGS ASSOCIATION.

West New Brighton, N. Y.

[Organized under Laws of 1851. Commenced business 1876.]

ASSETS.

Loans on bond and mortgage (face value).....	\$184,500 00
Loans on other securities.....	6,725 00
Real estate.....	2,422 94
Cash on hand and in bank.....	1,454 09
Furniture and fixtures.....	216 65
Installments due and unpaid.....	5,630 86
Insurance advanced.....	18 00
Judgment.....	500 00
	<hr/>
	\$201,467 54

LIABILITIES.

Due shareholders, due installments paid.....	\$155,124 00
Due shareholders, installments paid in advance....	153 99

Due shareholders, earnings credited.....	\$44,720 91
Balance to be paid out on loans made.....	1,100 00
Undivided earnings.	368 64
	<hr/>
	\$201,467 54
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$4,463 06
Subscriptions on shares (installment).....	36,734 80
Mortgages redeemed.	11,836 12
Other loans redeemed (on stock).....	3,125 00
Premiums received.	2,590 14
Interest received.	11,275 92
Fines received.	793 41
Initiation, entrance or membership fees.....	141 00
Rent.	90 00
Interest on deposit.....	122 01
Legal expenses repaid.....	39 50
Transfer fees.	7 50
	<hr/>
	\$71,218 46
	<hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$25,600 00
Loaned on other securities (stock).....	1,150 00
Paid on withdrawals, dues.....	29,998 00
Paid on withdrawals, dividends.....	11,544 19
Salaries.	677 00
Advertising and printing.....	31 60
Rent.	48 00
Taxes on real estate.....	6 27
Banking department.	75 61
Repairs to real estate.....	55 25
Insurance for members.....	18 00
Legal expenses (foreclosure).....	389 14
American Surety Co., bonds.....	75 00
Building association league.....	23 00
Interest on matured stock.....	73 31
Cash on hand.....	1,454 09
	<hr/>
	\$71,218 46
	<hr/>

EARNINGS ACCOUNT.

Dr.

Interest.	\$11,275 92
Premium.	2,590 14
Fines.	793 41
Transfer fee.	7 50
Pass-books and initiation, membership or share fee. .	141 00
	<hr/>
	\$14,807 97
	<hr/> <hr/>

Cr.

Interest on matured stock.	\$73 31
Expenses.	930 21
	<hr/>
	\$1,003 52
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating?
Serial.

What is the par value of stock per share (matured)? \$200.

Are your installment payments weekly or monthly; what amount per share? Monthly; \$1.

How many shares were issued during the year 1895? 569.

How many shares were withdrawn during the year? 510.

How many borrowing members have you? 127. Give total number of shares now held by them: 1,095.

How many non-borrowing members have you? 286. Give total number of shares now held by them: 1,824.

How many female shareholders? Don't separate.

What rate of interest is paid by borrowing member? 6 per cent.

Is your admission or membership fee per share or per member? Per share. How much? 25 cents.

Total amount of admission fees paid by new members during year: \$141.

What premium plan do you follow: installment or gross or premium interest? Installment.

Have you an expense fund? No.

State total operating expenses for the year: \$930.21.

How many foreclosures did you have in 1895? One.

Officers.	Names.	Post-office address.
<i>President</i>	JOHN WESTBROOK	West New Brighton.
<i>Secretary</i>	JAMES WHEELER	West New Brighton.
<i>Treasurer</i>	JOHN F. SMITH	West New Brighton.
<i>Attorneys</i>	DEGROOT, RAWSON & STAF- FORD	Port Richmond, N. Y.

ROCKLAND COUNTY.

CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION OF SPRING VALLEY.

Spring Valley, N. Y.

[Organized under Laws of 1887. Commenced business 1889.]

ASSETS.

Loans on bond and mortgage (face value)	\$11,000 00
Loans on other securities	200 00
Cash on hand and in bank	536 04
Furniture and fixtures	39 06
Interest	12 00
	<hr/>
	\$11,787 10
	<hr/> <hr/>

LIABILITIES.

Due shareholders, due installments paid	\$8,842 00
Due shareholders, installments paid in advance	12 00
Due shareholders, earnings credited	1,134 23
Borrowed money	1,350 00
Undivided earnings	223 87
Surplus	225 00
	<hr/>
	\$11,787 10
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895	\$1,376 72
Subscriptions on shares (installment)	2,872 56
Money borrowed	350 00
Mortgages redeemed	100 00
Other loans redeemed	50 00
Premiums received	80 00

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Interest received	\$665 00
Fines received	17 20
Initiation, entrance or membership fees.....	18 70
	<hr/>
	\$5,530 12
	<hr/> <hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$3,322 00
Loaned on other securities.....	200 00
Paid on withdrawals, dues.....	824 50
Paid on withdrawals, dividends.....	24 15
Salaries	120 00
Advertising and printing.....	10 50
Rent	1 00
Interest.....	90 50
Bills payable	400 00
Banking department.....	1 43
Cash on hand.....	536 04
	<hr/>
	\$5,530 12
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EARNINGS ACCOUNT.

Dr.

Interest	\$665 00
Premium	80 00
Fines	17 95
Transfer fees.....	20
Pass-books and initiation, membership or share fee..	18 50
One-half dividends.....	39 98
Undivided December 31, 1894.....	192 15
Surplus December 31, 1894.....	171 00
	<hr/>
	\$1,184 78
	<hr/> <hr/>

Cr.

Dividends on stock.....	\$511 48
Interest on borrowed money.....	90 50
Expenses	132 93

Surplus.	\$225 00
Undivided	211 87
Stock account.	13 00
	<hr/>
	\$1,184 78
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Is the plan of your association permanent, serial or terminating?
Serial.

What is the par value of stock per share (matured)? \$200.

Are your installment payments weekly or monthly; what amount per share? Monthly; \$1.

How many shares were issued during the year 1895? 62. How many shares were withdrawn during the year? 36½.

How many borrowing members have you? 11. Give total number of shares now held by them: 59.

How many non-borrowing members have you? 55. Give total number of shares now held by them: 179.

How many female shareholders? 14. How many shares now held by them? 55.

What rate of interest is paid by borrowing member? 6 per cent.

Is your admission or membership fee per share or per member? Per share. How much? 25 cents.

Total amount of admission fees paid by new members during year: \$15.50.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? No.

State total operating expenses for the year: \$132.93.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	PETER TALLMAN.....	Spring Valley, N. Y.
<i>Secretary</i>	D. O. INGLIS.....	Spring Valley, N. Y.
<i>Treasurer</i>	STEPHEN H. BURR....	Spring Valley, N. Y.
<i>Attorney</i>	GEO. A. BLAUVELT....	229 Broadway, N. Y. city.

HOME BUILDING AND LOAN ASSOCIATION OF SPRING VALLEY.

Spring Valley, N. Y.

[Organized under Laws of 1851. Commenced business 1891.]

ASSETS.

Loans on bond and mortgage (face value).....	\$14,575 00
Cash on hand and in bank.....	19 29
Furniture and fixtures.....	130 00
Installments due and unpaid.....	179 80
	<hr/>
	\$14,904 09
	<hr/> <hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$6,287 60
Due shareholders, earnings credited.....	717 82
Borrowed money and interest.....	406 00
Balance to be paid out on loans made.....	1,559 00
Undivided earnings	1,425 32
Paid-up stock and estimated interest.....	4,121 35
Orders unpaid.....	235 00
Possible loss in Delba case.....	152 00
	<hr/>
	\$14,904 09
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$438 48
Subscriptions on shares (installment).....	1,930 00
Premiums received.	320 00
Interest received.	620 56
Fines received.....	39 10
Initiation, entrance or membership fees.....	3 00
Transfer and withdrawal fees.....	5 90
Dividends repaid to treasury.....	70 54
	<hr/>
	\$3,427 58
	<hr/> <hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$1,562 73
Paid on withdrawals, dues.....	902 40
Paid on withdrawals, dividends.....	61 43

Paid on paid-up stock and interest.....	\$277 93
Paid on note and interest.....	571 50
Paid on expense account.....	32 30
Cash on hand.....	19 29
	<hr/>
	\$3,427 58
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest.....	\$620 56
Premium.....	320 00
Fines.....	39 10
Transfer fees.....	50
Pass-books and initiation, membership or share fee,	3 00
Withdrawal fees.....	5 40
Dividends refunded to treasury.....	70 54
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	\$1,059 10
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Cr.

Dividends on stock.....	\$499 50
Interest on borrowed money.....	71 50
Expenses, including interest on paid-up stock, un-	
cashed salary orders, etc.....	145 26
	<hr/>
	\$716 26
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Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$200.

Are your installment payments weekly or monthly; what
amount per share? Monthly; \$1.

How many shares were issued during the year 1895? 23. How
many shares were withdrawn during the year? 44.

How many borrowing members have you? 9. Give total num-
ber of shares now held by them: 73.

How many non-borrowing members have you? 32. Give total
number of shares now held by them: 94.

How many female shareholders? 13. How many shares now held by them? 44.

What rate of interest is paid by borrowing member? 6 per cent.

Is your admission or membership fee per share or per member? Per member. How much? \$1.

Total amount of admission fees paid by new members during year: \$3.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? No.

State total operating expenses for the year: \$145.26.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	J. ROSE.....	Spring Valley, N. Y.
<i>Secretary</i>	GEO. R. BRISTOR.....	Spring Valley, N. Y.
<i>Treasurer</i>	W. H. SEAMAN.....	Spring Valley, N. Y.
<i>Attorney</i>	GEO. R. BRISTOR.....	Spring Valley, N. Y.

NYACK BUILDING, CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.

Nyack, N. Y.

[Organized under Laws of 1887. Commenced business 1888.]

ASSETS.

Loans on bond and mortgage (face value).....	\$190,150 00
Loans on other securities.....	8,298 00
Real estate (tax sale, \$498.46; foreclosure, \$3,561.37),	4,059 83
Cash on hand and in bank.....	6,328 22
Furniture and fixtures.....	553 37
Installments due and unpaid.....	1,763 32
Insurance due from members.....	27 20
Overpayment on loans from members.....	24 00
Taxes due from members.....	4 79
To be included in expenses after January 1, 1896,	
account printing	14 00

\$211,222 73

LIABILITIES.

Due shareholders, due installments paid.....	\$162,280 00
Due shareholders, installments paid in advance.....	579 00
Due shareholders, earnings credited.....	41,134 22
Balance to be paid out on loans made.....	3,010 00
Undivided earnings.....	10 92
Interest paid in advance.....	64 00
Premium reserve.....	3,299 02
Surplus fund	788 25
Salary December, 1895.....	25 00
Rent December, 1895.....	20 00
Due members, account overpayments.....	7 95
Cash over	4 37
	<hr/>
	\$211,222 73
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895, \$3,973.47; error in last report, \$50.21.....	\$3,923 26
Subscriptions on shares (installment).....	39,838 00
Mortgages redeemed.....	13,100 00
Other loans redeemed.....	3,125 00
Premiums received.....	1,606 43
Interest received.....	11,053 01
Fines received	378 18
Initiation, entrance or membership fees.....	124 00
Pass-books	19 25
Appraisal expenses.....	10 50
Foreclosure sale.....	1,673 08
Transfer fees	10 10
Overpayment.....	8 40
Paid back on loan.....	20 00
Rent	9 90
Insurance	1 55
Cash over.....	4 37
	<hr/>
	\$74,905 03
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DISBURSEMENTS.

Loaned on mortgage.....	\$37,368 00
Loaned on other securities.....	4,238 00
Paid on withdrawals, dues.....	20,675 00
Paid on withdrawals, dividends.....	3,366 85
Salaries	330 00
Advertising and printing.....	91 05
Rent	240 00
Real estate	2,001 00
Appraisal expenses.....	10 50
Insurance	32 72
Office fixtures.....	27 28
Expressage	25
Overpayments returned.....	7 35
Search and recording fees.....	7 00
Telegram	25
Taxes	8 25
Bank department	54 70
Repairs, real estate.....	118 61
Cash on hand.....	6,328 22
	<hr/>
	\$74,905 03
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest	\$11,294 94
Premium earned	349 17
Fines	487 92
Transfer fees	10 10
Pass-books and initiation, membership or share fee..	118 65
Appreciation inventory account.....	76 60
Interest and profit, book 684.....	11 55
Accrued interest and fines, not included above.....	77 87
Profit on withdrawals.....	1,635 97
Difference unaccounted for.....	1 24
	<hr/>
	\$14,064 01
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Cr.

Dividends on stock.....	\$13,261 81
Expenses	744 91
Interest and fines charged previous to December 31, 1894, in error.....	46 37
Undivided earnings.....	10 92
	<hr/>
	\$14,064 01
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Is the plan of your association permanent, serial or terminating?
Serial.

What is the par value of stock per share (matured)? \$200.

Are your installment payments weekly or monthly; what amount per share? Monthly; \$1.

How many shares were issued during the year 1895? 496. How many shares were withdrawn during the year? 437.

How many borrowing members have you? 111. Give total number of shares now held by them: 1,189.

How many non-borrowing members have you? 441. Give total number of shares now held by them: 1,964.

How many female shareholders? 155. How many shares now held by them? 1,004.

What rate of interest is paid by borrowing member? 6 per cent.

Is your admission or membership fee per share or per member? Per share. How much? 25 cents.

Total amount of admission fees paid by new members during year: \$124, to association.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? No.

State total operating expenses for the year: \$744.91.

How many foreclosures did you have in 1895? Two.

Officers.	Names.	Post-office address.
<i>President</i>	CLARENCE LEXOW	Nyack, N. Y.
<i>Secretary</i>	ALONZO CORSA	Nyack, N. Y.
<i>Treasurer</i>	CHAS. E. SMITH.....	Nyack, N. Y.
<i>Attorney</i>	WM. T. B. STORMS.....	Nyack, N. Y.

PROVIDENT BUILDING AND LOAN ASSOCIATION OF SPRING
VALLEY.

Haverstraw, N. Y.

[Organized under Laws of 1851. Commenced business 1888. Reincorporated under Laws
of 1892.]

ASSETS.

Loans on bond and mortgage (face value).....	\$25,300 00
Loans on other securities.....	500 00
Cash on hand and in bank.....	817 19
Furniture and fixtures.....	56 30
Installments due and unpaid.....	525 05
Interest due and unpaid.....	68 22
Premium due and unpaid.....	2 75
Fines due and unpaid.....	5 76
	<hr/>
	\$27,275 27
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LIABILITIES.

Due shareholders, due installments paid.....	\$18,350 89
Due shareholders, installments paid in advance.	310 00
Due shareholders, earnings credited.....	4,462 20
Borrowed money	3,300 00
Balance to be paid out on loans made.....	160 00
Undivided earnings	692 18
	<hr/>
	\$27,275 27
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$480 26
Subscriptions on shares (installment).....	5,390 20
Money borrowed	400 00
Premiums received	89 45
Interest received	1,398 42
Fines received	289 94
Initiation, entrance or membership fees.....	32 00
For books, etc.....	12 13
Insurance.....	7 50
Cash for withdrawal.....	6 88
Cash on note	50 00
	<hr/>
	\$8,156 78
	<hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$4,440 00
Loaned on other securities.....	550 00
Paid on withdrawals, dues.....	1,370 00
Paid on withdrawals, dividends.....	214 60
Salaries.....	175 00
Advertising and printing.....	39 93
Rent.....	10 00
Interest.....	255 52
Note.....	200 00
Appraisers' fees and postage.....	3 50
Banking department	2 99
Insurance and recording mortgages.....	21 75
Furniture.....	56 30
Cash on hand	817 19
	<hr/>
	\$8,156 78
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EARNINGS ACCOUNT.

Dr.

Interest.....	\$1,398 42
Premium.....	89 45
Fines.....	289 94
Pass-books and initiation, membership or share fee..	44 13
Cash on withdrawal	6 88
Profits on withdrawal.....	52 38
Balance from last report.....	33 80
	<hr/>
	\$1,915 00
	<hr/> <hr/>

Cr.

Dividends on stock.....	\$1,334 69
Interest on borrowed money.....	255 52
Salaries.....	175 00
Printing and furniture.....	88 23
Rent and insurance.....	22 00
Recording mortgages and postage.....	11 25

Publishing report and appraisers' fees	\$10 00
Banking department	2 99
Undivided balance	15 32
	<hr/>
	\$1,915 00
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Is the plan of your association permanent, serial or terminating?
Serial.

What is the par value of stock per share (matured)? \$200.

Are your installment payments weekly or monthly; what amount per share? Monthly; \$1.

How many shares were issued during the year 1895? 127. How many shares were withdrawn during the year? 24.

How many borrowing members have you? 22. Give total number of shares now held by them: 136.

How many non-borrowing members have you? 87. Give total number of shares now held by them: 317.

How many female shareholders? 21. How many shares now held by them? 110½.

What rate of interest is paid by borrowing member? 6 per cent.

Is your admission or membership fee per share or per member? Per share. How much? 25 cents.

Total amount of admission fees paid by new members during year: \$32.

What premium plan do you follow: installment or gross or premium interest? Installment.

Have you an expense fund? No.

State total operating expenses for the year: \$247.17.

How many foreclosures did you have in 1895? One.

Officers.	Names.	Post-office address.
<i>President</i>	WM. BONNET	Haverstraw, N. Y.
<i>Secretary</i>	C. I. SPRINGSTEIN	Haverstraw, N. Y.
<i>Treasurer</i>	HENRY FURMAN	Haverstraw, N. Y.
<i>Attorney</i>	JOHN W. FURMAN	Haverstraw, N. Y.

**TOWN OF RAMAPO BUILDING AND LOAN ASSOCIATION, NO. 1,
OF THE VILLAGE OF SUFFERN.**

Suffern, N. Y.

[Organized under Laws of 1851. Commenced business 1887.]

ASSETS.

Loans on bond and mortgage (face value).....	\$176,176 00
Loans on other securities.....	9,355 00
Cash on hand and in bank.....	4,460 50
Furniture and fixtures.....	95 00
Installments due and unpaid.....	165 00
Pass-books.	95
Interest due and unpaid.....	162 50
Fines due and unpaid.....	33 41
Insurance premium advanced.....	21 00
	<hr/>
	\$190,469 36
	<hr/> <hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$137,181 00
Due shareholders, installments paid in advance....	3,865 65
Due shareholders, earnings credited.....	42,292 34
Balance to be paid out on loans made.....	2,109 38
Undivided earnings.	4,835 72
Interest on dues paid in advance.....	185 27
	<hr/>
	\$190,469 36
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$8,621 17
Subscriptions on shares (installment).....	28,888 85
Money borrowed.	2,000 00
Mortgages redeemed.	7,300 00
Other loans redeemed.....	2,980 00
Premiums received.	1,764 39
Interest received.	7,152 06
Fines received.	107 81
Initiation, entrance or membership fees.....	50 00

990 REPORT ON CO-OPERATIVE SAVINGS AND LOAN ASSOCIATIONS.

Pass-books	\$7 50
Transfer fee.	11 00
Insurance premium advanced in 1894.....	18 50
	<hr/>
	\$58,901 28
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DISBURSEMENTS.

Loaned on mortgage.....	\$21,773 12
Loaned on other securities.....	3,380 00
Paid on withdrawals, dues.....	22,727 02
Paid on withdrawals, dividends.....	1,980 80
Salaries.....	450 00
Advertising and printing.....	38 60
Rent.....	36 00
Stationery.....	5 50
Supervising fee.....	23 14
Traveling expenses.....	3 10
Recording fee.....	2 50
Insurance premium advanced.....	21 00
Money borrowed.....	4,000 00
Cash on hand.....	4,460 50
	<hr/>
	\$58,901 28
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest.....	\$7,202 56
Premium.....	1,764 39
Fines.....	107 81
Transfer fees.....	11 00
Pass-books and initiation, membership or share fee..	57 50
Interest and fines due and unpaid.....	195 91
Decrease in liabilities and profits on withdrawals..	5,877 41
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	\$15,216 58
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Cr.

Dividends on stock.....	\$1,980 80
Interest on borrowed money.....	50 50
Expenses.....	558 84

Interest on dues paid in advance.....	\$185 27
Interest credited to shareholders.....	7,605 45
Undivided profits.	4,835 72
	<hr/>
	\$15,216 58
	<hr/>

Is the plan of your association permanent, serial or terminating?
Serial.

What is the par value of stock per share (matured)? \$200.

Are your installment payments weekly or monthly; what amount per share? Monthly; \$1.

How many shares were issued during the year 1895? 279.
How many shares were withdrawn during the year? 491.

How many borrowing members have you? 125. Give total number of shares now held by them: 1,123.

How many non-borrowing members have you? 191. Give total number of shares now held by them: 1,158.

How many female shareholders? 87. How many shares now held by them? 556.

What rate of interest is paid by borrowing member? 6 per cent.

Is your admission or membership fee per share or per member? Per member. How much? \$1.

Total amount of admission fees paid by new members during year: \$37.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? No.

State total operating expenses for the year: \$558.84.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	G. LUESING.....	Suffern, N. Y.
<i>Secretary</i>	J. F. DURYEE.....	Suffern, N. Y.
<i>Treasurer</i>	A. S. BUSH.....	Suffern, N. Y.

ST. LAWRENCE COUNTY.

CANTON SAVINGS AND LOAN ASSOCIATION.

Canton, N. Y.

[Organized under Laws of 1851. Commenced business 1889.]

ASSETS.

Loans on bond and mortgage (face value).....	\$68,025 00
Loans on other securities.....	3,850 00
Cash on hand and in bank.....	2,362 96
	<hr/>
	\$74,237 96
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LIABILITIES.

Due shareholders, due installments paid, installments paid in advance and earnings credited.....	\$70,650 19
Undivided earnings.....	3,414 40
Partial payment, stock loans.....	120 00
Suspense account.....	22 64
Surplus.....	30 73
	<hr/>
	\$74,237 96
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RECEIPTS.

Subscriptions on shares (installment).....	\$17,535 25
Mortgages redeemed.....	5,450 00
Other loans redeemed.....	3,620 00
Premiums received.....	1,835 00
Interest received.....	3,308 36
Fines and initiation, entrance or membership fees..	35 19
Repayment on amount advanced for insurance....	70 12
	<hr/>
	\$31,853 92
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DISBURSEMENTS.

Loaned on mortgage.....	\$18,450 00
Loaned on other securities.....	2,300 00
Paid on withdrawals, dues and dividends.....	7,576 79
Salaries.....	310 50

Advertising and printing	\$23 00
Rent.	13 00
Sundries.	7 26
Paid overdraft of January 1, 1895.....	74 24
Rebate on premiums.....	390 00
Paid balance due on former loan.....	250 00
Paid insurance on property mortgaged to association,	88 24
State tax.	7 93
Cash on hand.....	2,362 96
	<hr/>
	\$31,853 92
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EARNINGS ACCOUNT.

Dr.

Interest	\$3,308 36
Premium (\$1,835 — \$390).....	1,445 00
Transfer fees, and pass-books and initiation, mem-	
bership or share fee.....	35 19
Profit on withdrawal.....	140 76
	<hr/>
	\$4,929 31
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Cr.

Dividends on stock.....	\$3,675 74
Expenses.	361 69
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	\$4,037 43
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Is the plan of your association permanent, serial or terminating?
Terminating.

What is the par value of stock per share (matured)? \$250.

Are your installment payments weekly or monthly; what
amount per share? Weekly; 25 cents.

How many shares were issued during the year 1895? 653.
How many shares were withdrawn during the year? 319.

How many borrowing members have you? 80. Give total
number of shares now held by them: 355.

How many non-borrowing members have you? 270. Give total
number of shares now held by them: 1,275.

How many female shareholders? 158. How many shares now held by them? 565.

What rate of interest is paid by borrowing member? 25 cents per share per week.

Is your admission or membership fee per share or per member? Per member. How much? 25 cents.

Total amount of admission fees paid by new members during year: \$5.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? No.

State total operating expenses for the year: \$361.69.

How many foreclosures did you have in 1895? One.

Officers.	Names.	Post-office address.
<i>President</i>	D. M. ROBERTSON	Canton, N. Y.
<i>Secretary</i>	C. J. PERKINS	Canton, N. Y.
<i>Treasurer</i>	R. E. CLEVELAND	Canton, N. Y.
<i>Attorney</i>	HENRY E. SEAVER	Canton, N. Y.

GOUVERNEUR SAVINGS AND LOAN ASSOCIATION.

Main Street, Gouverneur, N. Y.

[Organized under Laws of 1851. Commenced business 1892.]

ASSETS.

Loans on bond and mortgage (face value)	\$25,275 00
Loans on other securities	3,706 00
Cash on hand and in bank	843 70
	<hr/>
	\$29,824 70
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LIABILITIES.

Due shareholders, due installments paid	\$24,976 75
Due shareholders, installments paid in advance	50
Due shareholders, earnings credited	2,967 50
Balance to be paid out on loans made	150 00
Undivided earnings	1,279 95
Due on prepaid stock	450 00
	<hr/>
	\$29,824 70
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RECEIPTS.

Cash on hand January 1, 1895.....	\$287 90
Subscriptions on shares (installment).....	10,896 75
Subscriptions on shares (single-payment).....	350 00
Mortgages redeemed	3,650 00
Other loans redeemed	1,966 10
Interest received	1,624 52
Fines received	78 82
Transfer, entrance or membership fees.....	30 20
	<hr/>
	\$18,884 29
	<hr/> <hr/>

DISBURSEMENTS.

Loaned on mortgage	\$5,825 00
Loaned on other securities.....	3,020 60
Paid on withdrawals, dues.....	6,830 35
Paid on withdrawals, dividends.....	372 21
Salaries, rents, examinations, etc.....	249 13
Printing and stationery	8 50
Paid on withdrawal, prepaid stock.....	800 00
Premium surrendered	134 80
Paid note at bank.....	800 00
Cash on hand.....	843 70
	<hr/>
	\$18,884 29
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest.....	\$1,624 52
Fines.....	78 82
Transfer fees and pass-books and initiation, membership or share fee.....	30 20
Lapsed dues	15 15
Reverted dividends	214 49
Balance earnings 1894.....	1,309 39
	<hr/>
	\$3,272 57
	<hr/> <hr/>

Cr.

Dividends on stock credited.....	\$1,551 11
Interest on borrowed money.....	5 75
Expenses.....	251 88
Dividends paid on prepaid stock.....	49 08
Premiums surrendered	134 80
Balance earnings	1,279 95
	<hr/>
	\$3,272 57
	<hr/>

Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$250.

Are your installment payments weekly or monthly; what amount per share? Weekly; 25 cents.

How many shares were issued during the year 1895? 187. How many shares were withdrawn during the year? 350.

How many borrowing members have you? 63. Give total number of shares now held by them: 296.

How many non-borrowing members have you? 114. Give total number of shares now held by them: 459.

How many female shareholders? 69. How many shares now held by them? 212.

What rate of interest is paid by borrowing member? About 40 cents per week per share.

Is your admission or membership fee per share or per member? Per share. How much? 25 cents for one share; 10 cents for each additional share.

Total amount of admission fees paid by new members during year: \$24.05.

What premium plan do you follow: installment or gross or premium interest? Premium interest.

Have you an expense fund? No.

State total operating expenses for the year: \$257.63.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	B. G. PARKER.....	Gouverneur, N. Y.
<i>Secretary</i>	B. F. BROWN.....	Gouverneur, N. Y.
<i>Treasurer</i>	WM. PALMER.....	Gouverneur, N. Y.
<i>Attorney</i>	A. W. ORVIS.....	Gouverneur, N. Y.

NORWOOD SAVINGS, LOAN AND BUILDING ASSOCIATION.

Norwood, N. Y.

[Organized under Laws of 1851. Commenced business 1890.]

ASSETS.

Loans on bond and mortgage (face value).....	\$29,272 00
Loans on other securities.....	2,051 00
Cash on hand and in bank.....	1,370 04
Interest due and unpaid.....	70 60
	<hr/>
	\$32,763 64
	<hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$26,494 70
Due shareholders, earnings credited.....	5,053 05
Undivided earnings	961 39
Unearned premiums.....	254 50
	<hr/>
	\$32,763 64
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RECEIPTS.

Cash on hand January 1, 1895.....	\$2,299 95
Subscriptions on shares (installment).....	7,422 45
Mortgages redeemed.....	1,761 95
Other loans redeemed.....	700 00
Premiums received	422 50
Interest received.....	1,445 30
Initiation, entrance or membership fees.....	7 50
Withdrawal fees and dividends forfeited.....	201 20
	<hr/>
	\$14,260 85
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DISBURSEMENTS.

Loaned on mortgage.....	\$5,327 95
Loaned on other securities.....	2,751 00
Paid on withdrawals, dues.....	4,027 75
Paid on withdrawals, dividends.....	664 37
Salaries	115 06

Advertising and printing.....	\$1 10
Paid banking department.....	3 64
Cash on hand.....	1,370 04
	<hr/>
	\$14,260 85
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest	\$1,445 30
Premium	422 50
Pass-books and initiation, membership or share fee..	7 50
Withdrawal fees and dividends forfeited.....	201 20
	<hr/>
	\$2,076 50
	<hr/> <hr/>

Cr.

Dividends on stock.....	\$1,866 94
Expenses	119 74
	<hr/>
	\$1,986 68
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating?
Terminating.

What is the par value of stock per share (matured)? \$250.

Are your installment payments weekly or monthly; what amount per share? Weekly; 25 cents.

How many shares were issued during the year 1895? 78. How many shares were withdrawn during the year? 109.

How many borrowing members have you? 58. Give total number of shares now held by them: 226.

How many non-borrowing members have you? 87. Give total number of shares now held by them: 338.

How many female shareholders? 50. How many shares now held by them? 140.

What rate of interest is paid by borrowing member? 25 cents per week on each share.

Is your admission or membership fee per share or per member? Per member. How much? 50 cents.

Total amount of admission fees paid by new members during year: \$7.50.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? No.

State total operating expenses for the year: \$119.74.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	GEO. W. RICHARDS.....	Norwood, N. Y.
<i>Secretary</i>	GEORGE HARRIS.....	Norwood, N. Y.
<i>Treasurer</i>	F. L. SMITH.....	Norwood, N. Y.
<i>Attorney</i>	WILLIS J. FLETCHER.....	Norwood, N. Y.

OGDENSBURG SAVINGS AND LOAN ASSOCIATION.

No. 67 State Street, Ogdensburg, N. Y.

[Organized under Laws of 1851. Commenced business 1888.]

ASSETS.

Loans on bond and mortgage (face value).....	\$158,125 00
Loans on other securities (deposits on shares).....	3,125 00
Cash on hand and in bank.....	7,553 99
Furniture and fixtures (safe).....	100 00
	<hr/>
	\$168,903 99
	<hr/> <hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$127,437 25
Due shareholders, installments paid in advance....	920 00
*Due shareholders, earnings credited.....	37,103 62
Undivided earnings.....	3,443 12
	<hr/>
	\$168,903 99
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$13,727 75
Subscriptions on shares (installment).....	35,779 00
Mortgages redeemed.....	3,625 00

*One-third, or \$12,367.87, subject to withdrawal at this date; balance reserved until earned.

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Premiums received	\$2,906 70
Interest received.	7,524 62
Initiation, entrance or membership fees.	45 25
	<hr/>
	\$63,608 32
	<hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$37,000 00
Loaned on other securities (deposits on shares).....	1,000 00
Paid on withdrawals, dues.....	16,565 50
Paid on withdrawals, dividends.....	701 77
Salaries.	650 00
Advertising and printing.....	112 73
Rent.	6 00
Bank department tax.....	18 33
Cash on hand.....	7,553 99
	<hr/>
	\$63,608 32
	<hr/>

EARNINGS ACCOUNT.

Dr.

Profit and loss, December 31, 1894.....	\$2,650 83
Interest.	7,524 62
Premium.	2,906 70
Fines, transfer fees and pass-books and initiation, membership or share fee.....	45 25
Dividends forfeited upon withdrawn shares.....	1,504 98
	<hr/>
	\$14,632 38
	<hr/>

Cr.

Dividends on stock.....	\$10,402 20
Expenses.	787 06
Undivided earnings December 31, 1895.....	3,443 12
	<hr/>
	\$14,632 38
	<hr/>

Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$250.

Are your installment payments weekly or monthly; what amount per share? Weekly; 25 cents.

How many shares were issued during the year 1895? 1,795.
How many shares were withdrawn during the year? 1,580.

How many borrowing members have you? 254. Give total number of shares now held by them: 785.

How many non-borrowing members have you? 505. Give total number of shares now held by them: 2,078.

How many female shareholders? 315. How many shares now held by them? 1,144.

What rate of interest is paid by borrowing member? 5 1-5 per cent.

Is your admission or membership fee per share or per member? Per member. How much? 25 cents.

Total amount of admission fees paid by new members during year: \$45.25.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? No.

State total operating expenses for the year: \$787.06.

How many foreclosures did you have in 1895? One.

Officers.	Names.	Post-office address.
<i>President</i>	EDGAR A. NEWELL.....	Ogdensburg, N. Y.
<i>Secretary</i>	ARTHUR L. JAMESON.....	Ogdensburg, N. Y.
<i>Treasurer</i>	FRANK JOHNSON.....	Ogdensburg, N. Y.
<i>Attorney</i>	EDWARD L. STRONG.....	Ogdensburg, N. Y.

POTSDAM SAVINGS, LOAN AND BUILDING ASSOCIATION.

Potsdam, N. Y.

[Organized under Laws of 1851. Commenced business 1890.]

ASSETS.

Loans on bond and mortgage (face value).....	\$62,063 72
Loans on other securities.....	6,738 00
Cash on hand and in bank.....	3,555 48
	<hr/>
	\$72,357 20
	<hr/>

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LIABILITIES.

Due shareholders, due installments paid.....	\$60,280 42
Due shareholders, earnings credited.....	9,532 99
Balance to be paid out on loans made.....	1,424 60
Undivided earnings.....	1,119 19
	<hr/>
	\$72,357 20
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$4,134 44
Subscriptions on shares (installment).....	18,924 82
Money borrowed	1,700 00
Mortgages redeemed	12,575 00
Other loans redeemed.....	3,954 00
Interest received.....	4,282 25
Fines received.....	113 47
Initiation, entrance or membership fees.....	45 50
Transfers	4 50
Dividends forfeited.....	92 60
Withdrawals	44 52
	<hr/>
	\$45,871 10
	<hr/> <hr/>

DISBURSEMENTS.

Loaned on mortgage	\$25,596 40
Loaned on other securities.....	7,987 00
Paid on withdrawals, dues.....	5,997 25
Paid on withdrawals, dividends.....	759 55
Salaries	191 85
Advertising and printing.....	13 50
Postage	7 89
Books	14 88
Lawyer's fees.....	6 00
Examination	32 80
Note paid.....	1,700 00
Interest paid.....	8 50
Cash on hand.....	3,555 48
	<hr/>
	\$45,871 10
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest	\$4,282 25
Fines	113 47
Transfer fees	4 50
Pass-books and initiation, membership or share fee . .	45 50
Withdrawals	44 52
Dividend forfeited	92 60

\$4,582 84

Cr.

Dividends on stock	\$3,990 67
Interest on borrowed money	8 50
Expenses	266 92

\$4,266 09

Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$250.

Are your installment payments weekly or monthly; what amount per share? Weekly; 25 cents.

How many shares were issued during the year 1895? 436. How many shares were withdrawn during the year? 125.

How many borrowing members have you? 92. Give total number of shares now held by them: 353.

How many non-borrowing members have you? 259. Give total number of shares now held by them: 1,199.

How many female shareholders? 157. How many shares now held by them? 675½.

What rate of interest is paid by borrowing member? 25 cents to 40 cents per share per week.

Is your admission or membership fee per share or per member? Per member. How much? 50 cents.

Total amount of admission fees paid by new members during year: \$45.50, to association.

What premium plan do you follow: installment or gross or premium interest? Weekly installment.

Have you an expense fund? No.

State total operating expenses for the year: \$266.92.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	HOSEA BICKNELL	Potsdam, N. Y.
<i>Secretary</i>	FRED. E. BAUM	Potsdam, N. Y.
<i>Treasurer</i>	FRANK M. PECK	Potsdam, N. Y.
<i>Attorney</i>	CARLTON E. SANFORD	Potsdam, N. Y.

SCHENECTADY COUNTY.

SCHENECTADY BUILDING, LOAN AND SAVINGS ASSOCIATION.

Schenectady, N. Y.

[Organized under Laws of 1851. Commenced business 1889.]

ASSETS.

Loans on bond and mortgage (face value)	\$86,425 00
Loans on other securities	8,495 00
Cash on hand and in bank	10,116 62
Furniture and fixtures	43 00
Installments due and unpaid	354 05
	<hr/>
	\$105,433 67
	<hr/>

LIABILITIES.

Due shareholders, due installments paid	\$83,220 00
Due shareholders, installments paid in advance . . .	282 25
Balance to be paid out on loans made	4,300 00
Undivided earnings	17,550 76
Salaries	65 66
Rent	15 00
	<hr/>
	\$105,433 67
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895	\$5,955 36
Subscriptions on shares (installment)	24,941 00
Mortgages redeemed	10,850 00

Other loans redeemed.....	\$4,185 60
Premiums received.....	647 72
Interest received.	4,908 23
Fines received.	133 11
Initiation, entrance or membership fee.....	105 00
	<hr/>
	\$51,725 42
	<hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$24,700 00
Loaned on other securities.....	4,850 00
Paid on withdrawals, dues.....	10,254 42
Paid on withdrawals, dividends.....	1,367 65
Salaries.....	306 83
Advertising and printing.....	38 85
Rent.	30 00
Banking department.	38 05
State league.	5 00
Delegate to league.....	18 00
Cash on hand.....	10,116 62
	<hr/>
	\$51,725 42
	<hr/>

EARNINGS ACCOUNT.

Dr.

Interest.....	\$4,908 23
Premium.....	647 72
Fines.	133 11
Pass-books and initiation, membership or share fee..	105 00
	<hr/>
	\$5,794 06
	<hr/>

Cr.

Expenses.	\$436 73
Surplus	5,357 33
	<hr/>
	\$5,794 06
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Is the plan of your association permanent, serial or terminating?
Serial.

What is the par value of stock per share (matured)? \$200.

Are your installment payments weekly or monthly; what amount per share? Monthly; \$1.

How many shares were issued during the year 1895? 634.
How many shares were withdrawn during the year? 280.

How many borrowing members have you? 83. Give total number of shares now held by them: 754.

How many non-borrowing members have you? 211. Give total number of shares now held by them: 1,436.

How many female shareholders? 68. How many shares now held by them? 321.

What rate of interest is paid by borrowing member? 6 per cent.

Is your admission or membership fee per share or per member?
Per member. How much? \$1.

Total amount of admission fees paid by new members during year: \$105, to association.

What premium plan do you follow: installment or gross or premium interest? Installment.

Have you an expense fund? No.

State total operating expenses for the year: \$436.73.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i> ...	JOHN J. HART.....	Schenectady, N. Y.
<i>Secretary</i> ...	S. H. VISSCHER	Schenectady, N. Y.
<i>Treasurer</i> ...	GEO. W. FEATHERSTONHAUGH,	Schenectady, N. Y.
<i>Attorney</i>	WALTER BRIGGS	Schenectady, N. Y.

SENECA COUNTY.

SENECA BUILDING AND LOAN ASSOCIATION.

Seneca Falls, N. Y.

[Organized April 1, 1893, under Laws of 1892. Has not transacted any business yet.]

Officers.	Names.	Post-office address.
<i>President</i>	CHAS. T. ANDREWS.....	Seneca Falls, N. Y.
<i>Secretary</i>	SAMUEL H. SALISBURY....	Seneca Falls, N. Y.
<i>Treasurer</i>	OSCAR N. WHITNEY	Syracuse, N. Y.

STEUBEN COUNTY.

AVOCA CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.

Avoca, N. Y.

[Organized under Laws of 1887. Commenced business 1889.]

ASSETS.

Loans on bond and mortgage (face value).....	\$14,000 00
Loans on other securities.....	1,200 00
Cash on hand and in bank.....	142 94
Furniture and fixtures.....	39 12
	<hr/>
	\$15,382 06
	<hr/> <hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$12,896 00
Due shareholders, earnings credited.....	2,356 57
Undivided earnings.....	129 49
	<hr/>
	\$15,382 06
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$782 79
Subscriptions on shares (installment).....	3,346 00
Mortgages redeemed.....	200 00
Other loans redeemed.....	100 00
Premiums received.....	28 75
Interest received.....	834 48
Fines received.....	14 20
Initiation, entrance or membership fees.....	7 25
Transfer fees.....	1 10
Pass-books.....	60
	<hr/>
	\$5,315 17
	<hr/> <hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$2,100 00
Loaned on other securities.....	900 00
Paid on withdrawals, dues.....	1,844 00

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Paid on withdrawals, dividends.	\$282 16
Salaries.	22 91
Postage.	34
State tax.	1 82
Examination fee.	21 00
Cash on hand.	142 94
	<hr/>
	\$5,315 17
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest.	\$837 10
Premium.	28 75
Fines.	10 35
Pass-books and initiation, membership or share fee,	7 85
Profits on withdrawals.	47 95
Undivided profits, 1894.	5 94
	<hr/>
	\$937 94
	<hr/> <hr/>

Cr.

Dividends on stock.	\$887 32
Expenses.	50 62
	<hr/>
	\$937 94
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Is the plan of your association permanent, serial or terminating?
Serial.

What is the par value of stock per share (matured)? \$200.

Are your installment payments weekly or monthly; what amount per share? Monthly; \$1.

How many shares were issued during the year 1895? 29.
How many shares were withdrawn during the year? 33.

How many borrowing members have you? 30. Give total number of shares now held by them: 102.

How many non-borrowing members have you? 45. Give total number of shares now held by them: 170.

How many female shareholders? 31. How many shares now held by them? 101.

What rate of interest is paid by borrowing member? 6 per cent.

Is your admission or membership fee per share or per member? Per share. How much? 25 cents.

Total amount of admission fees paid by new members during year: \$2.75, to association.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? No.

State total operating expenses for the year: \$50.42.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	W. W. SMITH.....	Avoca, N. Y.
<i>Secretary</i>		
<i>Treasurer</i>	CHRISTOPHER FOX.....	Avoca, N. Y.
<i>Attorney</i>	J. B. CLARK.....	Avoca, N. Y.

BATH SAVINGS AND LOAN ASSOCIATION.

Bath, N. Y.

[Organized under Laws of 1851. Commenced business 1890.]

ASSETS.

Loans on bond and mortgage (face value).....	\$77,550 00
Loans on other securities.....	1,000 00
Cash on hand and in bank.....	4,796 82
Insurance due	88 43
	<hr/>
	\$83,435 25
	<hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$67,237 55
Due shareholders, earnings credited.....	11,892 58
Undivided earnings	4,305 12
	<hr/>
	\$83,435 25
	<hr/>

RECEIPTS.

Subscriptions on shares (installment).....	\$35,704 75
Mortgages redeemed.....	5,736 05
Premiums received.....	1,415 00

1010 REPORT ON CO-OPERATIVE SAVINGS AND LOAN ASSOCIATIONS.

Interest received	\$3,760 65
Fines received.....	130 25
Initiation, entrance or membership fees.....	45 50
Transfer fees	3 75
Insurance	14 38
	<hr/>
	\$46,810 33
	<hr/> <hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$12,950 00
Loaned on other securities.....	1,000 00
Paid on withdrawals, dues.....	25,905 00
Paid on withdrawals, dividends.....	1,296 57
Salaries	389 00
Advertising and printing.....	79 00
Advanced treasury.....	88 31
Bank department tax.....	9 23
Bank department examination.....	27 00
Gas fixtures	4 00
Auditing committee.....	6 00
Counterfeit money	10 00
Attorney's fees.....	9 96
Paid treasurer's overdraft.....	239 44
Cash on hand.....	4,796 82
	<hr/>
	\$46,810 33
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest	\$3,760 65
Premium	1,415 00
Fines	130 25
Transfer fees.....	3 75
Pass-books and initiation, membership or share fee..	45 50
	<hr/>
	\$5,355 15
	<hr/> <hr/>

Cr.

Dividends on stock.....	\$4,844 84
Expenses	534 19
	<hr/>
	\$5,379 03
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Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$100.

Are your installment payments weekly or monthly; what amount per share? Weekly; 10 cents.

How many shares were issued during the year 1895? 1,215.
How many shares were withdrawn during the year? 946.

How many borrowing members have you? 93. Give total number of shares now held by them: 955.

How many non-borrowing members have you? 299. Give total number of shares now held by them: 5,635.

How many female shareholders? 171. How many shares now held by them? 2,371½.

What rate of interest is paid by borrowing member? 5 2-10 per cent.

Is your admission or membership fee per share or per member?
Per member. How much? 50 cents.

Total amount of admission fees paid by new members during year: \$45.50.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? No.

State total operating expenses for the year: \$534.19.

How many foreclosures did you have in 1895? One.

Officers.	Names.	Post-office address.
<i>President</i>	ABRAM BEEKMAN.....	Bath, N. Y.
<i>Secretary</i>	O. H. SMITH.....	Bath, N. Y.
<i>Treasurer</i>	H. W. BOWES.....	Bath, N. Y.
<i>Attorney</i>	REUBEN R. LYON.....	Bath, N. Y.

COHOCTON DIME SAVINGS AND LOAN ASSOCIATION.

Cohocton, N. Y.

[Organized under Laws of 1851. Commenced business 1890.]

ASSETS.

Loans on bond and mortgage (face value).....	\$15,843 07
Cash on hand and in bank.....	698 38
	<hr/>
	\$16,541 45
	<hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$10,357 48
Due shareholders, earnings credited.....	767 48
Borrowed money.	5,217 75
Surplus.	198 74
	<hr/>
	\$16,541 45
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$2,012 09
Subscriptions on shares (installment).....	1,961 30
Mortgages redeemed.....	22,993 83
Interest received.	1,514 47
Fines received.	48 77
	<hr/>
	\$28,530 46
	<hr/>

DISBURSEMENTS.

Paid on withdrawals, dues.....	\$16,811 12
Salaries.....	104 58
Rent.	45 00
Paid on certificates, borrowed money.....	9,754 35
Paid interest on borrowed money.....	1,103 61
Paid insurance on property covered by loan.....	13 42
Cash on hand.....	698 38
	<hr/>
	\$28,530 46
	<hr/>

EARNINGS ACCOUNT.

Dr.

Interest.....	\$1,514 47
Fines.....	48 77
From surplus fund.....	470 85
	<hr/>
	\$2,034 09
	<hr/>

Cr.

Dividends on stock.....	\$767 48
Interest on borrowed money.....	1,103 61
Expenses.....	149 58
Insurance paid.....	13 42
	<hr/>
	\$2,034 09
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Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$100.

Are your installment payments weekly or monthly; what amount per share? Weekly; 10 cents.

How many shares were issued during the year 1895? 736.

How many shares were withdrawn during the year? 278½.

How many borrowing members have you? 11. Give total number of shares now held by them: 199½.

How many non-borrowing members have you? 12. Give total number of shares now held by them: 79.

How many female shareholders? 5. How many shares now held by them? 37.

What rate of interest is paid by borrowing member? 5 per cent.

Is your admission or membership fee per share or per member? Per member. How much? 75 cents.

Total amount of admission fees paid by new members during year: None.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? No.

State total operating expenses for the year: \$149.58.

How many foreclosures did you have in 1895? None.

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Officers.	Names.	Post-office address.
<i>President</i>	A. H. WILCOX	Cohocton, N. Y.
<i>Secretary</i>	HENRY MAICHLE.....	Cohocton, N. Y.
<i>Treasurer</i>	J. L. BARTHELENE.....	Cohocton, N. Y.
<i>Attorney</i>	C. W. STANTON	Cohocton, N. Y.

CORNING CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.

Corning, N. Y.

[Organized under Laws of 1887. Commenced business 1889.]

ASSETS.

Loans on bond and mortgage (face value).....	\$374,350 00
Loans on other securities.....	5,000 00
Real estate (foreclosure).....	6,821 95
Cash on hand and in bank.....	51,841 74
Installments due and unpaid.....	499 13
Interest in arrears.....	352 75
Interest accrued.....	1,896 75
Fines in arrears.....	196 51
Fines accrued.....	104 83
	<hr/>
	\$441,063 66
	<hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$345,922 00
Due shareholders, earnings apportioned.....	94,510 82
Undivided earnings.....	630 84
	<hr/>
	\$441,063 66
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$16,456 68
Subscriptions on shares (installment).....	78,703 09
Money borrowed (overdraft).....	5,698 87
Mortgages redeemed.....	33,000 00
Other loans redeemed.....	500 00
Premiums received.....	991 00
Interest received.....	22,569 71
Fines received	1,017 86

Initiation, entrance or membership fees.....	\$409 50
Transfer fees.....	61 00
Insurance premiums refunded.....	83 74
Rents of real estate.....	139 50
	<hr/>
	\$159,630 95
	<hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$68,750 00
Loaned on other securities.....	1,300 00
Paid on withdrawals, dues.....	22,856 00
Paid on withdrawals, dividends.....	3,589 28
Salaries.....	657 00
Advertising and printing.....	64 35
Real estate and taxes.....	4,597 43
Interest, overdraft at bank.....	98 90
Foreclosure costs.....	124 93
Department expenses.....	47 45
Dues, state league.....	5 00
Borrowed money paid.....	5,698 87
Cash on hand.....	51,841 74
	<hr/>
	\$159,630 95
	<hr/>

EARNINGS ACCOUNT.

Dr.

Interest.....	\$22,675 37
Premium.....	991 00
Fines.....	939 09
Transfer fees.....	61 00
Pass-books and initiation, membership or share fee,	409 50
Retained on withdrawals.....	1,159 45
	<hr/>
	\$26,235 41
	<hr/>

Cr.

Dividends on stock.....	\$25,118 10
Interest on borrowed money.....	98 90

1016 REPORT ON CO-OPERATIVE SAVINGS AND LOAN ASSOCIATIONS.

Expenses	\$773 80
Undivided earnings.....	119 68
Foreclosure costs.....	124 93
	<hr/>
	\$26,235 41
	<hr/>

Is the plan of your association permanent, serial or terminating?
Serial.

What is the par value of stock per share (matured)? \$200.

Are your installment payments weekly or monthly; what amount per share? Monthly; \$1.

How many shares were issued during the year 1895? 819.
How many shares were withdrawn during the year? 547.

How many borrowing members have you? 292. Give total number of shares now held by them: 2,202.

How many non-borrowing members have you? 477. Give total number of shares now held by them: 4,161.

How many female shareholders? 223. How many shares now held by them? 1,670.

What rate of interest is paid by borrowing member? 6 per cent.

Is your admission or membership fee per share or per member? Per share. How much? 50 cents.

Total amount of admission fees paid by new members during year: \$409.50.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? No.

State total operating expenses for the year: \$773.80.

How many foreclosures did you have in 1895? Four.

Officers.	Names.	Post-office address.
<i>President</i>	F. D. KINGSBURY.....	Corning, N. Y.
<i>Secretary</i>	H. H. KENDALL	Corning, N. Y.
<i>Treasurer</i>	W. H. CLARK.....	Corning, N. Y.
<i>Attorney</i>	E. D. MILLS.....	Corning, N. Y.

HORNELLSVILLE CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.

No. 92 Main Street, Hornellsville, N. Y.

[Organized under Laws of 1887. Commenced business 1888.]

ASSETS.

Loans on bond and mortgage (face value).....	\$68,800 00
Contract of sale of real estate acquired in 1894 by foreclosure.....	657 64
Cash on hand and in bank.....	3,355 34
	<hr/>
	\$72,812 98
	<hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$60,213 00
Due shareholders, installments paid in advance.....	46 00
Due shareholders, earnings credited.....	11,023 17
Undivided earnings.....	1,530 81
Unpaid withdrawals filed, not payable until January 28, 1896.....	\$1,565 80
	<hr/>
	\$72,812 98
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$3,256 39
Subscriptions on shares (installment).....	17,953 21
Mortgages redeemed.....	8,000 00
Premiums received.....	12 29
Interest received.....	4,360 56
Fines received.....	246 80
Initiation, entrance or membership fees.....	106 70
On contract of sale of real estate.....	242 36
Rent.....	40 00
	<hr/>
	\$34,218 31
	<hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$13,100 00
Paid on withdrawals, dues.....	14,507 04
Paid on withdrawals, dividends.....	2,900 03
Salaries	312 00
Advertising and printing.....	21 30
Tax on real estate.....	13 76
Banking department assessment.....	8 84
Cash on hand.....	3,355 34
	<hr/>
	\$34,218 31
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Undivided earnings per last report.....	\$1,115 73
Interest	4,360 56
Premium	12 29
Fines.....	246 80
Transfer fees.....	11 50
Pass-books and initiation, membership or share fee,	95 20
Rent	40 00
Profit on real estate sold on contract.....	135 50
	<hr/>
	\$6,017 58
	<hr/> <hr/>

Cr.

Dividends on stock.....	\$4,130 87
Expenses	355 90
Undivided earnings.....	1,530 81
	<hr/>
	\$6,017 58
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating?
Serial.

What is the par value of stock per share (matured)? \$200.

Are your installment payments weekly or monthly; what
amount per share? Monthly; \$1.

How many shares were issued during the year 1895? 368. How
many shares were withdrawn during the year? 450.

How many borrowing members have you? 69. Give total number of shares now held by them: 358.

How many non-borrowing members have you? 224. Give total number of shares now held by them: 1,062.

How many female shareholders? 134. How many shares now held by them? 498.

What rate of interest is paid by borrowing member? 6 per cent.

Is your admission or membership fee per share or per member? Per share. How much? 25 cents.

Total amount of admission fees paid by new members during year: \$53.75, to association.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? No.

State total operating expenses for the year: \$355.90.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	J. WILLIAM NICHOLSON...	Hornellsville, N. Y.
<i>Secretary</i>	WM. S. CHARLES.....	Hornellsville, N. Y.
<i>Treasurer</i>	EDMUND G. STEVENS.....	Hornellsville, N. Y.

UNION DIME SAVINGS AND LOAN ASSOCIATION.

North Cohocton, N. Y.

[Organized under Laws of 1851. Commenced business 1891.]

ASSETS.

Loans on bond and mortgage (face value).....	\$20,475 00
Cash on hand and in bank.....	595 06
Installments due and unpaid.....	36 24
	<hr/>
	\$21,106 30
	<hr/> <hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$17,286 50
Due shareholders, earnings credited.....	2,073 78
Borrowed money (certificates).....	1,326 26

1020 REPORT ON CO-OPERATIVE SAVINGS AND LOAN ASSOCIATIONS.

Balance to be paid out on loans made.....	\$95 41
Undivided earnings (surplus).....	316 10
Due officers.....	8 25
Unpaid withdrawals filed.....	\$737 00
	<hr/>
	<hr/>
	\$21,106 30
	<hr/>
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$345 09
Subscriptions on shares (installment).....	5,026 81
Money borrowed (certificates).....	1,300 00
Mortgages redeemed.....	270 62
Premiums received.....	189 83
Interest received.....	984 20
Fines and fees received.....	35 19
Expenses on loans and insurance.....	50 32
	<hr/>
	\$8,202 06
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	<hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$2,954 59
Paid on withdrawals, dues.....	4,045 13
Paid on withdrawals, dividends.....	268 14
Salaries	209 50
Rent	13 00
Expenses on loans, etc.....	93 17
Banking department	23 47
Cash on hand.....	595 06
	<hr/>
	\$8,202 06
	<hr/>
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EARNINGS ACCOUNT.

Dr.

Interest.....	\$984 20
Premium	189 83
Fines and fees.....	35 19
Expense on loan, etc., and insurance.....	50 32
	<hr/>
	\$1,259 54
	<hr/>
	<hr/>

Cr.

Dividends on stock.....	\$895 88
Expenses	339 14
	<hr/>
	\$1,235 02
	<hr/>

Is the plan of your association permanent, serial or terminating?
Terminating.

What is the par value of stock per share (matured)? \$100.

Are your installment payments weekly or monthly; what amount per share? Weekly; 10 cents.

How many shares were issued during the year 1895? 491. How many shares were withdrawn during the year? 673 $\frac{3}{4}$.

How many borrowing members have you? 34. Give total number of shares now held by them: 291 $\frac{1}{2}$.

How many non-borrowing members have you? 68. Give total number of shares now held by them: 665 $\frac{1}{2}$.

How many female shareholders? 31. How many shares now held by them? 222.

What rate of interest is paid by borrowing member? 5 2-10 per cent.

Is your admission or membership fee per share or per member? Per member. How much? 50 cents.

Total amount of admission fees paid by new members during year: \$7.00.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? No.

State total operating expenses for the year: \$222.50.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	C. L. SHATTUCK	North Cohocton, N. Y.
<i>Secretary</i>	J. R. WETMORE.....	North Cohocton, N. Y.
<i>Treasurer</i>	J. C. WETMORE.....	Atlanta, N. Y.
<i>Attorney</i>	F. A. WETMORE.....	North Cohocton, N. Y.

WAYLAND DIME SAVINGS AND LOAN ASSOCIATION.

Wayland, N. Y.

[Organized under Laws of 1851. Commenced business 1888.]

ASSETS.

Loans on bond and mortgage (face value).....	\$73,410 00
Cash on hand and in bank.....	5,344 10
Furniture and fixtures.....	175 00
	<hr/>
	\$78,929 10
	<hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$63,192 92
Undivided earnings.....	1,129 77
Paid stock.	13,684 00
Surplus.	922 41
	<hr/>
	\$78,929 10
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$1,694 25
Subscriptions on shares (installment).....	31,524 97
Loans on other than mortgage securities redeemed..	908 92
Interest received.	3,645 04
Fines received.	31 57
Initiation, entrance or membership fees.....	35 70
	<hr/>
	\$37,840 45
	<hr/>

DISBURSEMENTS.

Loaned on mortgage.	\$10,890 00
Paid on withdrawals, dues and dividends.....	20,846 42
Salaries, advertising, printing and rent.....	539 74
Interest paid on paid-up stock.....	220 19
Cash on hand.....	5,344 10
	<hr/>
	\$37,840 45
	<hr/>

EARNINGS ACCOUNT.

Dr.

Interest.	\$3,645 04
Premium.	908 92
Fines.	31 57
Pass-books and initiation, membership or share fee. .	35 70
	<hr/>
	\$4,621 23
	<hr/>

Cr.

Dividends on stock (credited).	\$2,598 98
Interest on paid shares.	220 19
Expenses.	539 74
Undivided earnings.	1,129 37
Dividend carried forward.	132 95
	<hr/>
	\$4,621 23
	<hr/>

Is the plan of you association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$100.

Are your installment payments weekly or monthly; what amount per share? Weekly; 10 cents.

How many shares were issued during the year 1895? 852.

How many shares were withdrawn during the year? 719.

How many borrowing members have you? 102. Give total number of shares now held by them: 995.

How many non-borrowing members have you? 168. Give total number of shares now held by them: 3,491.

How many female shareholders? 37. How many shares now held by them? 387.

What rate of interest is paid by borrowing member? 5 2-10 per cent.

Is your admission or membership fee per share or per member? Per member. How much? 75 cents for new members and 50 cents for rejoining.

Total amount of admission fees paid by new members during year: \$35.70, to association.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? No.

State total operating expenses for the year: \$539.74.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	GEORGE NOLD	Wayland, N. Y.
<i>Secretary</i>	P. H. ZIMMERMAN	Wayland, N. Y.
<i>Treasurer</i>	F. J. RAUFENBARTH	Wayland, N. Y.
<i>Attorney</i>	W. W. CLARK	Wayland, N. Y.

SUFFOLK COUNTY.

AMITYVILLE CO-OPERATIVE BUILDING, LOAN AND SAVINGS ASSOCIATION.

Amityville, N. Y.

[Organized under Laws of 1892. Commenced business 1894.]

ASSETS.

Loans on bond and mortgage (face value)	\$4,600 00
Cash on hand and in bank	813 21
Office supplies	100 00
Fines due and unpaid	34 70
	<hr/>
	\$5,547 91
	<hr/> <hr/>

LIABILITIES.

Due shareholders, due installments paid	\$5,177 00
Due shareholders, installments paid in advance	105 00
Surplus	265 91
	<hr/>
	\$5,547 91
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895	\$1,314 90
Subscriptions on shares (installment)	3,403 00
Premiums received	36 00
Interest received	162 60

Fines received	\$8 80
Initiation, entrance or membership fees.....	18 50
Deposits on loans.....	46 00
	<hr/>
	\$4,989 80
	<hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$3,000 00
Paid on withdrawals, dues.....	1,113 70
Advertising and printing.....	2 50
Deposits on loan.....	46 00
State banking department.....	14 39
Cash on hand.....	813 21
	<hr/>
	\$4,989 80
	<hr/>

EARNINGS ACCOUNT.

Dr.

Interest.	\$162 60
Premium.	36 00
Fines.	8 80
Pass-books and initiation, membership or share fee,	18 50
Fines deducted from dues of withdrawals.....	5 80
	<hr/>
	\$231 70
	<hr/>

Cr.

Postal cards.	\$2 50
State banking department.....	14 39
	<hr/>
	\$16 89
	<hr/>

Is the plan of your association permanent, serial or terminating?
Serial.

What is the par value of stock per share (matured)? \$200.

Are your installment payments weekly or monthly; what
amount per share? Monthly; \$1.

How many shares were issued during the year 1895? 95. How many shares were withdrawn during the year? 87.

How many borrowing members have you? 5. Give total number of shares now held by them: 23.

How many non-borrowing members have you? 55. Give total number of shares now held by them: 259.

How many female shareholders? 10. How many shares now held by them? 47.

What rate of interest is paid by borrowing member? 5 per cent.

Is your admission or membership fee per share or per member? Per share. How much? 25 cents; not to exceed \$1.

Total amount of admission fees paid by new members during year: \$18.50.

What premium plan do you follow: installment or gross or premium interest? Installment.

Have you an expense fund? No.

State total operating expenses for the year: \$16.89.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	JOHN E. IRELAND	Amityville, N. Y.
<i>Secretary</i>	ELLISON W. HURD	Amityville, N. Y.
<i>Treasurer</i>	JOEL S. DAVIS	Amityville, N. Y.
<i>Attorney</i>	SAMUEL P. HILDRETH	Amityville, N. Y.

CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION OF SAYVILLE.

Sayville, N. Y.

[Organized under Laws of 1894. Commenced business 1895.]

ASSETS.

Loans on bond and mortgage (face value)	\$150 00
Loans on other securities (on note)	45 00
Real estate (purchase)	1,900 00
Cash on hand and in bank	3 81
Furniture and fixtures	10 00
Installments due and unpaid	46 00
	<hr/>
	\$2,154 81

LIABILITIES.

Due shareholders, due installments paid.....	\$1,157 00
Borrowed money.....	225 00
Undivided earnings.....	772 81
Unpaid withdrawals filed.....	\$44 00
	<hr/>
	<hr/>
	\$2,154 81
	<hr/>
	<hr/>

RECEIPTS.

Subscriptions on shares (installment).....	\$1,237 00
Subscriptions on shares (single-payment).....	475 00
Interest received.....	9 38
Sale of land.....	450 00
	<hr/>
	\$2,171 38
	<hr/>
	<hr/>

DISBURSEMENTS.

Loaned on note.....	\$45 00
Paid on withdrawals, dues.....	124 00
Salaries	21 34
Advertising and printing.....	32 50
Attorney's fee	20 00
Taxes	15 54
Surveying.....	21 00
Purchase of land.....	1,550 00
Loans redeemed.....	250 00
Improvements	27 95
Books and seal.....	10 00
Recording and searching.....	22 54
Interest	25 00
To notary public.....	2 70
Cash on hand.....	3 81
	<hr/>
	\$2,171 38
	<hr/>
	<hr/>

EARNINGS ACCOUNT.

Dr.

Interest	\$9 38
Profits on sale of land	238 00
	<hr/>
	\$247 38
	<hr/>

Cr.

Interest on borrowed money	\$25 00
Expenses	141 07
	<hr/>
	\$166 07
	<hr/>

Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$200.

Are your installment payments weekly or monthly; what amount per share? Monthly; \$1.50.

How many shares were issued during the year 1895? 25. How many shares were withdrawn during the year? 3.

How many borrowing members have you? None.

How many non-borrowing members have you? 22. Give total number of shares now held by them: 22.

How many female shareholders? None.

What rate of interest is paid by borrowing member? 6 per cent.

Is your admission or membership fee per share or per member? Per member. How much? \$1.

Total amount of admission fees paid by new members during year: \$25.

What premium plan do you follow: installment or gross or premium interest? Installment.

Have you an expense fund? No.

State total operating expenses for the year: \$166.07.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	WILLIAM P. EDWARDS	Sayville, N. Y.
<i>Secretary</i>	WILLIAM ALLMENDINGER	Sayville, N. Y.
<i>Treasurer</i>	JULIUS HAUSER	Sayville, N. Y.
<i>Attorney</i>	ANDREW HEYMAN	Patchogue, N. Y.

ULSTER COUNTY.

HOME-SEEKERS' CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.

Rondout, N. Y.

[Organized under Laws of 1887. Commenced business 1889.]

ASSETS.

Loans on bond and mortgage (face value).....	\$136,662 50
Real estate (voluntarily surrendered).....	2,100 00
Cash on hand and in bank.....	6,107 34
Furniture and fixtures.....	100 00
Installments due and unpaid.....	541 56
Due on insurance.....	8 40
	<hr/>
	\$145,519 80
	<hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$120,883 41
Due shareholders, installments paid in advance....	115 40
Due shareholders, earnings credited.....	13,253 50
Undivided earnings.	3,525 41
Salaries accrued.....	175 00
Reserve fund.....	7,567 08
	<hr/>
	\$145,519 80
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$2,409 49
Subscriptions on shares (installment).....	31,332 99
Premiums received.	2,605 19
Interest received.	5,773 93
Fines received.	668 83
Initiation, entrance or membership fees.....	77 88
Rent from real estate.....	100 00
Interest on withdrawals.....	2 25
Unpaid warrant.	6 75
	<hr/>
	\$42,977 31
	<hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$24,062 50
Paid on withdrawals, dues.....	10,585 50
Paid on withdrawals, dividends.....	1,492 95
Salaries.....	350 00
Advertising and printing.....	19 00
Rent.....	24 00
Error in cash monthly receipts.....	14 05
Books and stationery.....	23 92
Banking department.....	25 07
Treasurer's bond.....	35 00
Insurance.....	8 40
Error on loan.....	16 25
Unpaid warrants January, 1895.....	46 46
Subscriptions credited by treasurer.....	166 87
Cash on hand.....	6,107 34
	<hr/>
	\$42,977 31
	<hr/>

EARNINGS ACCOUNT.

Dr.

Interest.....	\$5,773 93
Premium.....	2,605 19
Fines.....	668 83
Pass-books and initiation, membership or share fee,	77 88
	<hr/>
	\$9,125 83
	<hr/>

Cr.

Expenses.....	\$476 99
	<hr/>

Is the plan of you association permanent, serial or terminating?
Serial.

What is the par value of stock per share (matured)? \$200.

Are your installment payments weekly or monthly; what amount per share? Monthly; \$1.

How many shares were issued during the year 1895? 240½.

How many shares were withdrawn during the year? 368.

How many borrowing members have you? 90. Give total number of shares now held by them: 708½.

How many non-borrowing members have you? 591. Give total number of shares now held by them: 1,887.

How many female shareholders? 180. How many shares now held by them? 731.

What rate of interest is paid by borrowing member? 4½ per cent.

Is your admission or membership fee per share or per member? Per share. How much? 25 cents.

Total amount of admission fees paid by new members during year: \$60.13.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? No.

State total operating expenses for the year: \$476.99.

How many foreclosures did you have in 1895? One.

Officers.	Names.	Post-office address.
<i>President</i>	A. H. MAMBERT.....	Rondout, N. Y.
<i>Secretary</i>	LAMBERT J. DuBOIS.....	Rondout, N. Y.
<i>Treasurer</i>	ABRAM HASBROUCK.....	Rondout, N. Y.
<i>Attorney</i>	F. STEPHANS, Jr.....	Rondout, N. Y.

KINGSTON CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.

Kingston, N. Y.

[Organized under Laws of 1887. Commenced business 1892.]

ASSETS.

Loans on bond and mortgage (face value).....	\$19,650 00
Loans on other securities.....	200 00
Cash on hand and in bank.....	1,655 98
Furniture and fixtures.....	106 44
Installments due and unpaid.....	29 00
Insurance premium paid.....	12 97

\$21,654 39

LIABILITIES.

Due shareholders, due installments paid.....	\$17,355 00
Due shareholders, installments paid in advance.....	27 00
Due shareholders, earnings credited.....	1,578 14
Undivided earnings.....	2,693 00
Prepaid interest.....	1 25
	<hr/>
	\$21,654 39
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$635 28
Subscriptions on shares (installment).....	7,613 00
Mortgages redeemed.....	2,000 00
Other loans redeemed.....	127 63
Premiums received.....	1,395 00
Interest received.....	824 94
Fines received.....	92 35
Initiation, entrance or membership fees.....	52 75
Pass-books.....	11 00
Transfer fees.....	14 25
Insurance repaid.....	4 17
	<hr/>
	\$12,770 37
	<hr/> <hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$9,300 00
Loaned on other securities.....	200 00
Paid on withdrawals, dues.....	1,015 00
Paid on withdrawals, dividends.....	48 47
Salaries.....	93 75
Advertising and printing.....	9 00
Rent.....	24 00
Premium rebated.....	285 00
Safe.....	105 50
Insurance.....	17 14
Incidentals.....	16 53
Cash on hand.....	1,655 98
	<hr/>
	\$12,770 37
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest	\$824 94
Premium	317 40
Fines	92 35
Transfer fees	14 25
Pass-books and initiation, membership or share fee..	63 75
	<hr/>
	\$1,312 69
	<hr/> <hr/>

Cr.

Dividends on stock	\$975 45
Expenses	145 78
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	\$1,121 23
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Is the plan of your association permanent, serial or terminating?
Serial.

What is the par value of stock per share (matured)? \$200.

Are your installment payments weekly or monthly; what amount per share? Monthly; \$1.

How many shares were issued during the year 1895? 211. How many shares were withdrawn during the year? 49.

How many borrowing members have you? 14. Give total number of shares now held by them: 106.

How many non-borrowing members have you? 112. Give total number of shares now held by them: 557.

How many female shareholders? 37. How many shares now held by them? 196.

What rate of interest is paid by borrowing member? 5 per cent.

Is your admission or membership fee per share or per member? Per share. How much? 25 cents.

Total amount of admission fees paid by new members during year: \$52.75.

What premium plan do you follow: installment or gross or premium interest? Gross deducting.

Have you an expense fund? No.

State total operating expenses for the year: \$145.78.

How many foreclosures did you have in 1895? None.

1034 REPORT ON CO-OPERATIVE SAVINGS AND LOAN ASSOCIATIONS.

Officers.	Names.	Post-office address.
<i>President</i>	JOHN H. GREGORY.....	Kingston, N. Y.
<i>Secretary</i>	ARTHUR C. CONNELLY.....	Kingston, N. Y.
<i>Treasurer</i>	ALBERT K. HART.....	Kingston, N. Y.
<i>Attorney</i>	ARTHUR C. CONNELLY.....	Kingston, N. Y.

WARREN COUNTY.

GLENS FALLS SAVINGS AND LOAN ASSOCIATION.

Glens Falls, N. Y.

[Organized under Laws of 1851. Commenced business 1889.]

ASSETS.

Loans on bond and mortgage (face value).....	\$180,927 48
Loans on other securities.....	22,310 99
Real estate.....	1,000 00
Cash on hand and in bank.....	2,409 07
Installments due and unpaid.....	163 65
Interest accrued but not due.....	231 49
	<u>\$207,042 68</u>

LIABILITIES.

Due shareholders, due installments paid.....	\$157,294 10
Due shareholders, installments paid in advance....	569 00
Due shareholders, earnings credited.....	30,023 70
Balance to be paid out on loans made.....	4,200 00
Undivided earnings.	14,955 88
	<u>\$207,042 68</u>

RECEIPTS.

Cash on hand January 1, 1895.....	\$548 88
Subscriptions on shares (installment).....	48,089 45
Mortgages redeemed.	15,462 00
Other loans redeemed.....	8,205 00
Interest received.....	10,024 56
Fines and initiation, entrance or membership fees..	614 73
Real estate.	608 62
	<u>\$83,553 24</u>

DISBURSEMENTS.

Loaned on mortgage.....	\$37,701 09
Loaned on other securities.....	22,095 00
Paid on withdrawals, dues.....	9,621 00
Paid on withdrawals, dividends.....	806 10
Salaries.....	800 00
Advertising, printing and stationery.....	91 65
Rent.....	62 50
State tax.....	20 80
Recording fees.....	47 15
Borrowed money repaid.....	9,000 00
Interest on borrowed money.....	163 43
Other interest	50 52
Premium rebate.....	9 75
Banking department, for examination.....	42 00
Real estate.....	608 62
Incidental expenses.....	24 56
Cash on hand.....	2,409 07
	<hr/>
	\$83,553 24
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest.....	\$10,024 56
Premium.....	4,055 62
Transfer fees and pass-books and initiation, membership or share fee.....	614 73
	<hr/>
	\$14,694 91
	<hr/> <hr/>

Cr.

Dividends on stock.....	\$10,913 35
Interest on borrowed money.....	163 43
Expenses, incidentals.....	24 56
Expenses, salary.....	800 00
Expenses, rent.....	62 50
Expenses, printing and stationery.....	91 65
Expenses, premium rebate.....	106 70
Expenses, sundry interest.....	856 62

1036 REPORT ON CO-OPERATIVE SAVINGS AND LOAN ASSOCIATIONS.

Expenses, recording fees.	\$47 15
Expenses, fees to state department.	62 80
Net earnings.	1,566 15
	<hr/>
	\$14,694 91
	<hr/>

Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$130.

Are your installment payments weekly or monthly; what amount per share? Weekly; 20 cents.

How many shares were issued during the year 1895? 1,124.
How many shares were withdrawn during the year? 577.

How many borrowing members have you? 136. Give total number of shares now held by them: 1,668.

How many non-borrowing members have you? 436. Give total number of shares now held by them: 2,820.

How many female shareholders? 266. How many shares now held by them? 1,571.

What rate of interest is paid by borrowing member? 6 per cent.

Is your admission or membership fee per share or per member? Per share. How much? 25 cents.

Total amount of admission fees paid by new members during year: \$281.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? No.

State total operating expenses for the year: \$1,088.66.

How many foreclosures did you have in 1895? One.

Officers.	Names.	Post-office address.
<i>President</i>	RUSSELL A. LITTLE.....	Glens Falls, N. Y.
<i>Secretary</i>	CHAS. H. CARSON.....	Glens Falls, N. Y.
<i>Treasurer</i>	CHAS. H. CARSON.....	Glens Falls, N. Y.
<i>Attorney</i>	LOUIS N. BROWN.....	Glens Falls, N. Y.

WAYNE COUNTY.

WAYNE BUILDING, LOAN AND ACCUMULATING FUND ASSOCIATION.

Palmyra, N. Y.

[Organized under Laws of 1851. Commenced business 1888.]

ASSETS.

Loans on bond and mortgage (face value).....	\$629,068 34
Loans on other securities.....	22,071 00
Real estate (foreclosure)	90,970 10
Cash on hand and in bank.....	40,001 06
Furniture and fixtures	1,922 77
Sundry accounts	2,145 82
	<hr/>
	\$786,179 09
	<hr/> <hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$514,424 74
Due shareholders, earnings credited.....	91,101 82
Borrowed money	26,550 00
Balance to be paid out on loans made.....	11,700 00
Undivided earnings	4,429 71
Prepaid stock, " E ".....	136,270 00
Contingent fund	1,012 53
Insurance money held for repairs to buildings.....	487 05
Sundry accounts	203 24
	<hr/>
	\$786,179 09
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$44,636 31
Subscriptions on shares (installment).....	174,259 57
Subscriptions on shares (single-payment).....	97,020 00
Credit on real estate.....	17,344 87
Forfeited shares	194 06
Mortgages redeemed	199,677 50
Other loans redeemed	16,843 25

1038 REPORT ON CO-OPERATIVE SAVINGS AND LOAN ASSOCIATIONS.

Interest and premium received.....	\$53,765 88
Fines.	1,978 34
Rents.	2,007 81
Entrance fees	1,547 48
Quarterly dues	8,132 45
Taxes, foreclosure expense, insurance, etc., advanced received.	6,562 36
Insurance money held for repairs to buildings.	1,826 06
Contingent fund	264 20
Dividend fund	17,510 26
Payments on property sold on contract.....	243 00
Attorney's fees	1,210 00
Expense account (sundries)	4,204 60
Expense deductions, D. & E.	15,650 00
Transfer fees	65 00
Fixture account	8 00
Building account	4,782 64
Balance in current fund January 1, 1895.....	7 44
	<hr/>
	\$669,741 08
	<hr/> <hr/>

DISBURSEMENTS.

Loaned on mortgage	\$199,921 59
Loaned on shares	15,720 00
Paid on withdrawals and matured shares,* dues....	224,124 10
Paid on withdrawals and matured shares, dividends.	9,557 41
Cash dividends on fully paid stock.....	3,382 57
Salaries	14,745 33
Advertising and printing	1,569 37
Rent and fixtures	501 86
Exchange	266 23
Collectors' commission	3,529 38
Agents' commission	3,795 43
Expense account (sundries)	6,470 91
Entrance fees, attorney's fees and quarterly dues returned	306 55
Interest and premium and fines returned.....	147 60

* \$102,500 disbursed in payment of matured shares.

Expense deductions, prepaid stock, etc.....	\$15,650 00
Dividend fund	3,797 10
Money advanced by directors returned.....	1,000 00
Insurance money returned, buildings repaired.....	4,423 46
Building account	4,782 64
Interest on borrowed money	363 00
Forfeited shares returned	63 00
Real estate.....	59,277 85
Insurance, taxes, etc., advanced	935 91
Foreclosure expenses	2,811 33
Dividends declared on installment stock.....	52,249 53
Contingent fund	347 87
Cash on hand	40,001 06
	<hr/>
	\$669,741 08
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest and premium	\$53,765 88
Fines	1,978 34
Transfer fees	65 00
Pass-books and initiation, membership or share fee..	1,547 48
Rents	2,007 81
Attorney's fees	1,210 00
Expense deductions	23,782 45
Forfeited shares	194 06
Retired stock	1,244 37
	<hr/>
	\$85,795 39
	<hr/> <hr/>

Cr.

Dividends on stock, paid on withdrawals and matured shares	\$9,557 41
Interest on borrowed money.....	363 00
Expenses	30,816 97

Cash dividends on prepaid stock.....	\$3,382 57
Forfeited shares returned	63 00
Interest and premium and fines returned.....	147 60
	<hr/>
	\$44,330 55
	<hr/>

Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$100.

Are your installments payments weekly or monthly; what amount per share? Weekly; 10 cents and 25 cents. Monthly; 25 cents, 50 cents, 75 cents and \$1.

How many shares were issued during the year 1895? 7,938.
How many shares were withdrawn during the year? 9,939.

How many borrowing members have you? 625. Give total number of shares now held by them: 6,400.

How many non-borrowing members have you? 4,625. Give total number of shares now held by them: 14,068.

How many female shareholders? 1,200. How many shares now held by them? 4,200.

What rate of interest is paid by borrowing member? 6 per cent.

Is your admission or membership fee per share or per member?
Per share. How much? \$1.

Total amount of admission fees paid by new members during year: Impossible to say.

What premium plan do you follow: installment or gross or premium interest? Installment.

Have you an expense fund? Yes. Of what does it consist? Quarterly dues, entrance fees, transfer fees, attorney's fees and surplus earnings on monthly payment and prepaid stock. Give total amount of expense fund received during the year: \$30,809.53. Give balance on hand of expense fund December 31, 1895: None.

State total operating expenses for the year: \$30,816.97.

How many foreclosures did you have in 1895? Sixteen, part of which were commenced in 1894.

Officers.	Names.	Post-office address.
<i>President</i>	GEO. R. BROWN.....	Palmyra, N. Y.
<i>Acting Secretary</i>	C. J. WIMPLE.....	Palmyra, N. Y.
<i>Treasurer</i>	S. E. HARKNESS.....	Palmyra, N. Y.
<i>Attorney</i>	S. N. SAWYER.....	Palmyra, N. Y.

WESTCHESTER COUNTY.

HOME BUILDING AND LOAN ASSOCIATION.

Mount Vernon, N. Y.

[Organized under Laws of 1851. Commenced business 1887.]

ASSETS.

Loans on bond and mortgage (face value).....	\$293,750 00
Loans on other securities.....	17,065 00
Real estate (foreclosure).....	7,003 26
Cash on hand and in bank.....	7,134 80
Furniture and fixtures.....	373 55
Installments due and unpaid.....	\$4,949 00
<hr/>	
Amount charged to loans for fire insurance.....	27 00
Premium and interest unpaid.....	5,260 26
<hr/>	
	\$330,613 87
<hr/>	

LIABILITIES.

Due shareholders, due installments paid.....	\$247,580 07
Due shareholders, installments paid in advance....	888 00
Undivided earnings.....	81,761 67
Overpayment on loan	3 23
Amount received on account of loan.....	100 00
Premium and interest paid in advance.....	280 90
Unpaid withdrawals filed.....	\$3,872 00
<hr/>	
	\$330,613 87
<hr/>	

RECEIPTS.

Cash on hand January 1, 1895.....	\$10,597 74
Subscriptions on shares (installment).....	57,725 00
Money borrowed.....	48,300 00
Mortgages redeemed.....	77,300 00
Other loans redeemed.....	7,420 00
Premiums received.....	6,466 90
Interest received.....	14,263 24
Fines received.....	316 67
Initiation, entrance or membership fees.....	134 60
Appraisers' fees.....	103 20
Transfer.....	6 00
Real estate, rent.....	297 90
Dues received on account of loans.....	1,539 36
Fire insurance.....	67 50
Real estate sold.....	2,120 13
	<hr/>
	\$226,658 24
	<hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$102,266 00
Loaned on other securities.....	8,245 00
Paid on withdrawals, dues.....	48,525 00
Paid on withdrawals, dividends.....	9,311 80
Salaries.....	1,087 52
Advertising and printing.....	109 65
Rent.....	267 00
Appraisers' fees.....	103 20
Treasurer's bond.....	37 50
Banking department.....	41 99
Janitor, gas bills and incidentals.....	177 22
Borrowed money returned.....	48,300 00
Interest on borrowed money.....	379 03
Brokerage on real estate.....	55 00
Taxes on real estate.....	113 18
Fire insurance.....	67 75
Furniture and fixtures.....	41 60
Legal expenses.....	395 00
Cash on hand.....	7,134 80
	<hr/>
	\$226,658 24
	<hr/>

EARNINGS ACCOUNT.

Dr.

Interest.	\$6,466 90
Premium.	14,263 24
Fines.	316 67
Transfer fees.	6 00
Pass-books and initiation, membership or share fee,	134 60
Real estate, rent.	297 90
Premium and interest due.	5,260 26
	<hr/>
	\$26,745 57
	<hr/>

Cr.

Dividends on stock.	\$9,311 80
Interest on borrowed money.	379 03
Expenses.	1,678 89
Banking department.	41 99
Brokerage on sale of real estate.	55 00
Taxes on real estate.	113 18
Legal expenses.	395 00
Balance.	14,770 68
	<hr/>
	\$26,745 57
	<hr/>

Is the plan of your association permanent, serial or terminating?
Serial.

What is the par value of stock per share (matured)? \$200.

Are your installment payments weekly or monthly; what amount per share? Monthly; \$1.

How many shares were issued during the year 1895? 911.

How many shares were withdrawn during the year? 871.

How many borrowing members have you? 156. Give total number of shares now held by them: 1,995.

How many non-borrowing members have you? 471. Give total number of shares now held by them: 2,878.

How many female shareholders? 160. How many shares now held by them? 1,612.

What rate of interest is paid by borrowing member? 5 per cent.

Is your admission or membership fee per share or per member? Per share. How much? 15 cents.

Total amount of admission fees paid by new members during year: \$108.05, to association.

What premium plan do you follow: installment or gross or premium interest? Installment.

Have you an expense fund? No.

State total operating expenses for the year: \$2,115.88.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	J. N. LOCKHART	Mount Vernon, N. Y.
<i>Secretary</i>	A. M. COLVIN	Mount Vernon, N. Y.
<i>Treasurer</i>	G. D. POND	Mount Vernon, N. Y.
<i>Attorney</i>	ISAAC N. MILLS	Mount Vernon, N. Y.

MAMARONECK CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.

Mamaroneck, N. Y.

[Organized under Laws of 1887. Commenced business 1891.]

ASSETS.

Loans on bond and mortgage (face value)	\$27,300 00
Loans on other securities (stock loans)	1,250 00
Cash on hand and in bank	1,446 78
Installments due and unpaid	351 00
Attorney fee advanced	25 00
	<hr/>
	\$30,372 78
	<hr/> <hr/>

LIABILITIES.

Due shareholders, due installments paid	\$26,742 00
Due shareholders, installments paid in advance	29 00
Undivided earnings	3,601 78
	<hr/>
	\$30,372 78
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$2,995 57
Subscriptions on shares (installment).....	7,650 00
Mortgages redeemed.	200 00
Premiums received.	14 53
Interest received.	1,439 45
Fines received.	64 55
Initiation, entrance or membership fees.....	45 75
Borrowed money.	1,700 00
	<hr/>
	\$14,109 85
	<hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$8,200 00
Loaned on other securities.....	1,250 00
Paid on withdrawals, dues.....	1,245 00
Paid on withdrawals, dividends.....	59 81
Salaries.	150 00
Advertising and printing.....	14 10
Rent.	25 00
Banking department.	3 25
Stationery.....	1 75
Interest.	14 16
Borrowed money returned.....	1,700 00
On hand in Real Estate Trust Company.....	1,264 28
In hands of secretary.....	182 50
	<hr/>
	\$14,109 85
	<hr/>

EARNINGS ACCOUNT.

Dr.

Interest.....	\$1,439 45
Premium.	14 53
Fines.	64 55
Transfer fees.	17 00
Pass-books and initiation, membership or share fee,	28 75
	<hr/>
	\$1,564 28
	<hr/>

Cr.

Dividends on stock.....	\$1,356 02
Interest on borrowed money.....	14 16
Expenses.	194 10
	<hr/>
	\$1,564 28
	<hr/>

Is the plan of you association permanent, serial or terminating?
Serial.

What is the par value of stock per share (matured)? \$200.
Are your installment payments weekly or monthly; what
amount per share? Monthly; \$1.

How many shares were issued during the year 1895? 115.
How many shares were withdrawn during the year? 47.

How many borrowing members have you? 21. Give total num-
ber of shares now held by them: 177.

How many non-borrowing members have you? 75. Give total
number of shares now held by them: 468.

How many female shareholders? 17. How many shares now
held by them? 124.

What rate of interest is paid by borrowing member? 6 per cent.
Is your admission or membership fee per share or per member?
Per share. How much? 25 cents.

Total amount of admission fees paid by new members during
year: \$20.75.

What premium plan do you follow: installment or gross or
premium interest? Gross.

Have you an expense fund? No.
State total operating expenses for the year: \$208.26.
How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	CHARLES FIELD GRIFFEN....	Mamaroneck, N. Y.
<i>Secretary</i>	EDWIN L. GEDNEY.....	Mamaroneck, N. Y.
<i>Treasurer</i>	WM. H. HALSTED.....	Mamaroneck, N. Y.
<i>Attorney</i>	WM. SAMUEL JOHNSON.....	Mamaroneck, N. Y.

NEW ROCHELLE CO-OPERATIVE BUILDING AND LOAN ASSOCIATION.

New Rochelle, N. Y.

[Organized under Laws of 1851. Commenced business 1888.]

ASSETS.

Loans on bond and mortgage (face value).....	\$86,300 00
Loans on other securities.....	11,400 00
Cash on hand and in bank.....	1,825 96
Furniture and fixtures.....	52 00
Installments due and unpaid.....	1,254 69
Stationery, books, etc.....	37 75
	<hr/>
	\$100,870 40
	<hr/> <hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$80,252 00
Due shareholders, installments paid in advance....	98 21
Due shareholders, earnings credited.....	20,355 44
Balance to be paid out on loans made.....	75 00
Salaries.	35 63
Advertising.	2 78
Surplus.	51 34
	<hr/>
	\$100,870 40
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$21,889 95
Subscriptions on shares (installment).....	23,526 72
Mortgages redeemed.	6,300 00
Other loans redeemed.....	5,800 00
Premiums received.	2,539 29
Interest received.	4,393 52
Fines received.	370 83
Initiation, entrance or membership fees.....	37 75
Transfer fees.	9 00
	<hr/>
	\$64,867 06
	<hr/> <hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$37,705 00
Loaned on other securities.....	6,275 00
Paid on withdrawals, dues.....	16,092 00
Paid on withdrawals, dividends.....	2,296 59
Salaries.....	490 87
Advertising and printing.....	58 00
Rent.....	54 00
Dues to league of building and loan associations..	6 00
Books and stationery.....	37 30
Furniture and fixtures.....	14 00
Assessment by banking department.....	12 09
Notary's fees.....	25
Cash on deposit.....	1,825 96
	<hr/>
	\$64,867 06
	<hr/>

EARNINGS ACCOUNT.

Dr.

Interest.....	\$4,667 04
Premium.....	2,586 11
Fines.....	377 46
Transfer fees.....	9 00
Pass-books and initiation, membership or share fee,	37 75
Profit withheld from members withdrawn.....	983 79
	<hr/>
	\$8,661 15
	<hr/>

Cr.

Dividends on stock.....	\$7,988 64
Expenses.....	672 51
	<hr/>
	\$8,661 15
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Is the plan of your association permanent, serial or terminating?
Serial.

What is the par value of stock per share (matured)? \$200.

Are your installment payments weekly or monthly; what
amount per share? Monthly; \$1.

How many shares were issued during the year 1895? 380.
 How many shares were withdrawn during the year? 455.

How many borrowing members have you? 73. Give total number of shares now held by them: 709.

How many non-borrowing members have you? 172. Give total number of shares now held by them: 1,201.

How many female shareholders? 96. How many shares now held by them? 693.

What rate of interest is paid by borrowing member? 5 per cent.

Is your admission or membership fee per share or per member? Per member. How much? 75 cents.

Total amount of admission fees paid by new members during year: \$37.75.

What premium plan do you follow: installment or gross or premium interest? Monthly installment.

Have you an expense fund? No.

State total operating expenses for the year: \$667.16.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	JOS. T. BROWN	New Rochelle, N. Y.
<i>Secretary</i>	G. F. FLANDREAUX	New Rochelle, N. Y.
<i>Treasurer</i>	EDWARD E. LAMBDEN	New Rochelle, N. Y.
<i>Attorney</i>	JOHN F. LAMBDEN	New Rochelle, N. Y.

PEEKSKILL CO-OPERATIVE BUILDING, SAVINGS AND LOAN ASSOCIATION.

Peekskill, N. Y.

[Organized under Laws of 1887. Commenced business 1890.]

ASSETS.

Loans on bond and mortgage (face value)	\$15,700 00
Loans on other securities	1,300 00
Cash on hand and in bank	2,635 09
Furniture and fixtures	50 00
Fines unpaid	47 80
Interest unpaid	132 56
Premiums unpaid	77 41
	<hr/>
	\$19,942 86
	<hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$16,717 00
Due shareholders, installments paid in advance....	85 00
Due shareholders, earnings credited.....	1,770 72
Undivided earnings.	1,345 14
Secretary's salary due.....	25 00
	<hr/>
	\$19,942 86
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$912 56
Subscriptions on shares (installment).....	5,603 00
Mortgages redeemed.	4,325 00
Other loans redeemed.....	250 00
Premiums received.	420 68
Interest received.	762 80
Fines received.	52 20
Initiation, entrance or membership fees.....	27 00
Withdrawal fee.....	14 50
Transfer fee.	3 00
	<hr/>
	\$12,370 74
	<hr/> <hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$6,700 00
Loaned on other securities.....	705 00
Paid on withdrawals, dues.....	1,985 00
Paid on withdrawals, dividends.....	242 04
Salaries.....	60 00
Advertising and printing.....	26 61
Rent.....	2 00
Interest on note.....	15 00
Cash on hand.....	2,635 09
	<hr/>
	\$12,370 74
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest.....	\$762 80
Premium.....	420 68
Fines.....	52 20
Transfer fees.	3 00
Pass-books and initiation, membership or share fee..	27 00
Withdrawal fee.	14 50
Interest due and unpaid.....	132 56
Premium due and unpaid.....	77 41
Fines due and unpaid.....	47 80
	<hr/>
	\$1,537 95
	<hr/>

Cr.

Dividends on stock.....	\$1,434 34
Interest on borrowed money.....	15 00
Expenses.....	88 61
	<hr/>
	\$1,537 95
	<hr/>

Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$200.

Are your installment payments weekly or monthly; what amount per share? Monthly; \$1.

How many shares were issued during the year 1895? 108.

How many shares were withdrawn during the year? 68.

How many borrowing members have you? 19. Give total number of shares now held by them: 133.

How many non-borrowing members have you? 67. Give total number of shares now held by them: 371.

How many female shareholders? 24. How many shares now held by them? 111.

What rate of interest is paid by borrowing member? 5 per cent.

Is your admission or membership fee per share or per member? Per share. How much? 25 cents.

Total amount of admission fees paid by new members during year: \$27.

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What premium plan do you follow: installment or gross or premium interest? Monthly installment.

Have you an expense fund? No.

State total operating expenses for the year: \$103.61.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	GEO. W. ROBERTSON.....	Peekskill, N. Y.
<i>Secretary</i>	GEO. W. RICHMOND.....	Peekskill, N. Y.
<i>Treasurer</i>	WILBUR L. ELLIS.....	Peekskill, N. Y.
<i>Attorney</i>	FRANKLIN COUCH.....	Peekskill, N. Y.

TARRYTOWN AND NORTH TARRYTOWN BUILDING AND LOAN ASSOCIATION.

Tarrytown, N. Y.

[Organized under Laws of 1851. Commenced business 1891.]

ASSETS.

Loans on bond and mortgage (face value).....	\$22,600 00
Cash on hand and in bank.....	39 36
Furniture and fixtures.....	7 50
	<hr/>
	\$22,646 86
	<hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$16,538 00
Due shareholders, installments paid in advance....	20 00
Due shareholders, earnings credited.....	1,785 50
Borrowed money.....	2,000 00
Balance to be paid out on loans made.....	1,589 00
Undivided earnings.....	714 36
	<hr/>
	\$22,646 86
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$4 34
Subscriptions on shares.....	6,122 00
Money borrowed.....	2,245 00
Premiums received.....	329 44

Interest received.....	\$912 31
Fines received.....	124 08
Initiation, entrance or membership fees.....	38 80
	<hr/>
	\$9,775 97
	<hr/>

DISBURSEMENTS.

Loaned on mortgage.	\$6,811 00
Paid on withdrawals, dues.....	950 00
Paid on withdrawals, dividends.....	76 49
Salaries.	70 00
Advertising and printing.....	8 75
Rent.....	29 00
Discount.....	71 37
Borrowed money.	1,720 00
Cash on hand.....	39 36
	<hr/>
	\$9,775 97
	<hr/>

EARNINGS ACCOUNT.

Dr.

Interest.....	\$912 31
Premium.	329 44
Fines.....	124 08
Transfer fees.	1 00
Pass-books and initiation, membership or share fee..	37 80
One-tenth interest on withdrawals.....	9 67
	<hr/>
	\$1,414 30
	<hr/>

Cr.

Dividends on stock.....	\$1,235 18
Interest on borrowed money.....	71 37
Expenses.	107 75
	<hr/>
	\$1,414 30
	<hr/>

Is the plan of you association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$200.

Are your installment payments weekly or monthly; what amount per share? Monthly; \$1.

How many shares were issued during the year 1895? 187.
How many shares were withdrawn during the year? 54.

How many borrowing members have you? 16. Give total number of shares now held by them: 130.

How many non-borrowing members have you? 62. Give total number of shares now held by them: 453.

How many female shareholders? 18. How many shares now held by them? 141.

What rate of interest is paid by borrowing member? 5 per cent.

Is your admission or membership fee per share or per member?
Per share. How much? 15 cents.

Total amount of admission fees paid by new members during year: \$28.05.

What premium plan do you follow: installment or gross or premium interest? Installment.

Have you an expense fund? No.

State total operating expenses for the year: \$99.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	DOWAH D. TALLMAN	Tarrytown, N. Y.
<i>Secretary</i>	ALFRED S. RANDALL	North Tarrytown, N. Y.
<i>Treasurer</i>	FREDERICK E. BLUNDEN	North Tarrytown, N. Y.
<i>Attorney</i>	FRANK V. MILLARD	Tarrytown, N. Y.

TUCKAHOE HOME BUILDING AND LOAN ASSOCIATION.

Tuckahoe, N. Y.

[Organized under Laws of 1851. Commenced business 1890.]

ASSETS.

Loans on bond and mortgage (face value)	\$58,250 00
Loans on other securities (stock)	5,158 00
Cash on hand and in bank	6,244 74
Furniture and fixtures	245 11
	<hr/>
	\$69,897 85
	<hr/> <hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$56,149 00
Due shareholders, installments paid in advance....	110 00
Due shareholders, earnings credited.....	13,638 85
	<hr/>
	\$69,897 85
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$247 54
Subscriptions on shares (installment).....	15,617 00
Money borrowed (notes discounted).....	5,800 00
Mortgages redeemed.....	5,800 00
Other loans redeemed.....	9,533 00
Premiums received.....	2,057 16
Interest received.....	3,296 54
Fines received.....	110 00
Initiation, entrance or membership fees.....	67 50
Transfer fees.....	3 50
Rent.....	170 00
	<hr/>
	\$42,702 24
	<hr/> <hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$11,200 00
Loaned on other securities.....	10,767 00
Paid on withdrawals, dues.....	3,211 00
Paid on withdrawals, dividends.....	317 24
Salaries.....	300 00
Advertising and printing.....	102 52
Rent.....	240 00
Loans payable (notes).....	10,300 00
Interest on same.....	19 74
Cash on hand.....	6,244 74
	<hr/>
	\$42,702 24
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest.....	\$3,296 54
Premium.....	2,057 16

Fines.	\$110 00
Transfer fees.	3 50
Pass-books and initiation, membership or share fee,	67 50
	<hr/>
	\$5,534 70
	<hr/> <hr/>

Cr.

Dividends on stock.	\$317 24
Interest on borrowed money.	19 74
Expenses.	102 52
Rent.	70 00
Furniture and fixtures.	27 24
Stock, second series.	55
Salary.	300 00
Net earnings.	4,697 41
	<hr/>
	\$5,534 70
	<hr/> <hr/>

Is the plan of your association permanent, serial or terminating?
Serial.

What is the par value of stock per share (matured)? \$200.

Are your installment payments weekly or monthly; what amount per share? Monthly; \$2.

How many shares were issued during the year 1895? 270.

How many shares were withdrawn during the year? 115.

How many borrowing members have you? 51. Give total number of shares now held by them: 487.

How many non-borrowing members have you? 200. Give total number of shares now held by them: 799.

How many female shareholders? 55. How many shares now held by them? 261.

What rate of interest is paid by borrowing member? 5 per cent.

Is your admission or membership fee per share or per member? Per share. How much? 25 cents.

Total amount of admission fees paid by new members during year: \$67.50, to association.

What premium plan do you follow: installment or gross or premium interest? Installment.

Have you an expense fund? No.

State total operating expenses for the year: \$472.52.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	CHAS. R. DUSENBERRY	Tuckahoe, N. Y.
<i>Secretary</i>	S. M. STEVENSON	Tuckahoe, N. Y.
<i>Treasurer</i>	CHAS. DUSENBERRY	Tuckahoe, N. Y.
<i>Attorney</i>	H. D. LENT	Tuckahoe, N. Y.

WHITE PLAINS BUILDING AND LOAN ASSOCIATION.

White Plains, N. Y.

[Organized under Laws of 1851. Commenced business 1889.]

ASSETS.

Loans on bonds and mortgage (face value)	\$41,050 00
Loans on other securities	2,370 00
Cash on hand and in bank	6,391 68
Furniture and fixtures	137 00
Installments due and unpaid	262 00
	<hr/>
	\$50,210 68
	<hr/>

LIABILITIES.

Due shareholders, due installments paid	\$40,288 00
Due shareholders, installments paid in advance	72 00
Due shareholders, earnings credited	9,441 68
Undivided earnings	359 00
Rent to January 1, 1896	25 00
Secretary's salary to January 1, 1896	25 00
	<hr/>
	\$50,210 68
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895	\$5,060 07
Subscriptions on shares (installment)	8,113 00
Mortgages redeemed	2,800 00
Premiums received	789 79
Interest received	1,993 13

1058 REPORT ON CO-OPERATIVE SAVINGS AND LOAN ASSOCIATIONS.

Fines received	\$75 00
Initiation, entrance or membership fees.....	15 50
Redemption fees.	140 00
	<hr/>
	\$18,986 49
	<hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$5,300 00
Loaned on other securities.....	2,370 00
Paid on withdrawals, dues.....	4,269 00
Paid on withdrawals, dividends.....	308 17
Salaries.....	150 00
Advertising and printing.....	93 25
Rent.....	75 00
Stationery.....	22 31
Expressage and postage.....	1 36
Banking department.....	5 72
Cash on hand.....	6,391 68
	<hr/>
	\$18,986 49
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EARNINGS ACCOUNT.

Dr.

Interest.....	\$1,993 13
Premium.....	789 79
Fines.....	75 00
Pass-books and initiation, membership or share fee..	15 50
Redemption fees.	140 00
	<hr/>
	\$3,013 42
	<hr/>

Cr.

Dividends on stock.....	\$2,665 78
Expenses.	347 64
	<hr/>
	\$3,013 42
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Is the plan of your association permanent, serial or terminating?
Serial.

What is the par value of stock per share (matured)? \$200.

Are your installment payments weekly or monthly; what amount per share? Monthly; \$1.

How many shares were issued during the year 1895? 62.
How many shares were withdrawn during the year? 90.

How many borrowing members have you? 32. Give total number of shares now held by them: 230.

How many non-borowing members have you? 77. Give total number of shares now held by them: 434.

How many female shareholders? 28. How many shares now held by them? 160.

What rate of interest is paid by borrowing member? 5 per cent.

Is your admission or membership fee per share or per member? Per share. How much? 25 cents.

Total amount of admission fees paid by new members during year: \$15.50.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? No.

State total operating expenses for the year: \$347.64.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	DAVID CROMWELL	White Plains, N. Y.
<i>Secretary</i>	SAMUEL C. MILLER	White Plains, N. Y.
<i>Treasurer</i>	JEREMIAH T. LOCKWOOD	White Plains, N. Y.
<i>Attorney</i>	GEORGE H. BALDWIN	White Plains, N. Y.

YONKERS BUILDING AND LOAN ASSOCIATION.

Yonkers, N. Y.

[Organized under Laws of 1851. Commenced business 1887.]

ASSETS.

Loans on bond and mortgage (face value)	\$153,755 00
Real estate (foreclosure)	1,000 00
Cash on hand and in bank	1,029 23
Furniture and fixtures	343 73
Installments due and unpaid	2,797 54
	<hr/>
	\$158,925 50
	<hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$78,854 00
Prepaid stock.....	64,000 00
Balance.....	16,071 50
	<hr/>
	\$158,925 50
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RECEIPTS.

Cash on hand January 1, 1895.....	\$2,105 16
Subscriptions on shares (installment).....	28,970 39
Mortgages redeemed.....	6,800 00
Premiums received.....	2,748 17
Interest received.....	7,774 81
Fines received.....	291 20
Initiation, entrance or membership fees.....	264 25
Redemption fees.....	162 00
Rent.....	221 50
	<hr/>
	\$49,337 48
	<hr/> <hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$20,855 00
Paid on withdrawals, dues.....	14,002 94
Paid on withdrawals, dividends.....	3,650 81
Salaries.....	500 00
Advertising and printing.....	221 00
Rent.....	240 00
Law examinations.....	241 13
Stationery.....	48 00
Insurance.....	6 09
Discounting notes.....	232 70
Sundries.....	410 42
Interest on prepaid stock.....	1,900 16
Payment of note.....	6,000 00
Cash on hand.....	1,029 23
	<hr/>
	\$49,337 48
	<hr/> <hr/>

EARNINGS ACCOUNT.

Dr.

Interest.	\$7,774 81
Premium.	2,748 17
Fines.	291 20
Pass-books and initiation, membership or share fee,	264 25
Rent.	221 50
Redemption fees.	162 00
	<hr/>
	\$11,461 93
	<hr/> <hr/>

Cr.

Dividends on stock prepaid.	\$1,900 16
Interest on borrowed money.	232 70
Expenses.	1,666 64
Interest on withdrawals.	3,650 81
Balance.	4,011 62
	<hr/>
	\$11,461 93
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Is the plan of your association permanent, serial or terminating?
Serial.

What is the par value of stock per share (matured)? \$200.

Are your installment payments weekly or monthly; what amount per share? Monthly; \$1.

How many shares were issued during the year 1895? 1,697.
How many shares were withdrawn during the year? 834.

How many borrowing members have you? 54. Give total number of shares now held by them: 770.

How many non-borrowing members have you? 283. Give total number of shares now held by them: 2,402.

How many female shareholders? 88. How many shares now held by them? 792.

What rate of interest is paid by borrowing member? 6 per cent.

Is your admission or membership fee per share or per member?
Per share. How much? 25 cents.

Total amount of admission fees paid by new members during year: \$264.25.

What premium plan do you follow: installment or gross or premium interest? Installment.

Have you an expense fund? No.

State total operating expenses for the year: \$1,666.64.

How many foreclosures did you have in 1895? One.

Officers.	Names.	Post-office address.
<i>President</i>	EDWARD UNDERHILL.....	Yonkers, N. Y.
<i>Secretary</i>	S. HAYWARD.....	Yonkers, N. Y.
<i>Treasurer</i>	WM. H. DOTY.....	Yonkers, N. Y.
<i>Attorney</i>	WM. WARBURTON SCREYHAM....	Yonkers, N. Y.

YATES COUNTY.

HOME SAVINGS AND LOAN ASSOCIATION.

Penn Yan, N. Y.

[Organized under Laws of 1851. Commenced business 1890.]

ASSETS.

Loans on bond and mortgage (face value).....	\$14,625 00
Cash on hand and in bank.....	1,741 48
Installments due and unpaid.....	105 25
	<hr/>
	\$16,471 73
	<hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$13,377 96
Due shareholders, installments paid in advance....	55 25
Due shareholders, earnings credited.....	2,824 26
Undivided earnings.	214 26
	<hr/>
	\$16,471 73
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$586 60
Subscriptions on shares (installment).....	4,336 07
Money borrowed.	550 00
Premiums received.....	237 50
Interest received.	698 06

Fines received	\$70 43
Initiation, entrance or membership fees.....	29 39
Transfer fees.	1 00
	<hr/>
	\$6,509 05
	<hr/> <hr/>

DISBURSEMENTS.

Loaned on mortgage.....	\$2,125 00
Paid on withdrawals, dues.....	1,809 22
Paid on withdrawals, dividends.....	116 40
Salaries.	100 00
Advertising and printing.....	2 50
Rent.	15 00
Paid solicitor.	9 75
Fees, banking department.....	26 55
Interest on borrowed money.....	11 05
Supplies.	2 10
Paid note.	550 00
Cash on hand.....	1,741 48
	<hr/>
	\$6,509 05
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EARNINGS ACCOUNT.

Dr.

Interest.	\$698 06
Premium.	237 50
Fines.	70 43
Transfer fees.	1 00
Pass-books and initiation, membership or share fee,	29 39
Reverted dividends.	78 71
	<hr/>
	\$1,115 09
	<hr/> <hr/>

Cr.

Dividends on stock.....	\$948 14
Interest on borrowed money.....	11 05
Expenses.	155 90
	<hr/>
	\$1,115 09
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Is the plan of your association permanent, serial or terminating?
Permanent.

What is the par value of stock per share (matured)? \$250.

Are your installment payments weekly or monthly; what amount per share? Weekly; 25 cents.

How many shares were issued during the year 1895? 117½.
How many shares were withdrawn during the year? 89.

How many borrowing members have you? 17. Give total number of shares now held by them: 60½.

How many non-borrowing members have you? 75. Give total number of shares now held by them: 306½.

How many female shareholders? 30. How many shares now held by them? 99.

What rate of interest is paid by borrowing member? 5 2-10 per cent.

Is your admission or membership fee per share or per member? Per share. How much? 25 cents.

Total amount of admission fees paid by new members during year: \$29.39.

What premium plan do you follow: installment or gross or premium interest? Gross.

Have you an expense fund? No.

State total operating expenses for the year: \$155.90.

How many foreclosures did you have in 1895? None.

Officers.	Names.	Post-office address.
<i>President</i>	WM. H. FIERO	Penn Yan, N. Y.
<i>Secretary</i>	JOHN B. CRAMER	Penn Yan, N. Y.
<i>Treasurer</i>	FRED. B. QUACKENBUSH	Penn Yan, N. Y.
<i>Attorney</i>	WILLIAM D. DWELLE	Penn Yan, N. Y.

COMPARATIVE TABLE

OF

Total Assets, Liabilities, Receipts, Disbursements,
etc., of Co-operative Savings and Loan Associa-
tions for the Year 1895.

COMPARATIVE TABLE OF TOTAL ASSETS, LIABILITIES, RECEIPTS,
ASSOCIATIONS FOR

Number.	NAME OF ASSOCIATION.	Total assets.	Receipts for the year, including cash on hand.
ALBANY COUNTY.			
1	Albany County Savings and Loan Association.....	\$16,677	\$11,742
2	Commercial Union Co-operative Bank	278,185	191,630
3	Homestead Savings and Loan Association	184,359	127,249
4	Permanent Savings and Loan Association	131,004	104,888
5	Safety Building-Loan and Savings Association	82,803	36,876
6	United States Building, Mut. Loan and Accumulating Fund Ass'n	34,784	35,677
7	West End Savings and Loan Association.....	44,814	23,648
	Total	\$772,626	\$531,710
ALLEGANY COUNTY.			
8	Alfred Mutual Loan Association	\$65,288	\$58,869
BROOME COUNTY.			
9	Co-operative Building and Loan Association	\$46,694	\$15,745
10	Home Mutual Loan and Savings Association	180,453	117,079
	Total	\$227,147	\$132,824
CATTARAUGUS COUNTY.			
11	Gowanda Co-operative Savings and Loan Association.....	\$39,659	\$16,273
12	Olean Building, Loan and Savings Association	65,558	32,727
13	Salamanca Loan and Building Association	245,209	104,093
	Total	\$350,426	\$153,093
CHAUTAUQUA COUNTY.			
14	Chautauqua National Building, Loan and Savings Association....	\$183,887	\$148,666
15	Dunkirk Savings and Loan Association	79,647	118,978
16	Jamestown Co-operative Savings and Loan Association	272,664	158,571
17	Lake Shore Savings and Loan Association	53,235	20,703
18	Scandinavian Building and Loan Association	1,182	3,912
	Total	\$590,615	\$450,830
CHEMUNG COUNTY.			
19	Chemung Valley Mutual Loan Association.....	\$598,983	\$299,603
20	Elmira Co-operative Savings and Loan Association.....	214,245	134,667
21	Elmira Mutual Building-Loan Association	264,497	263,370
	Total	\$1,077,725	\$697,640
CHENANGO COUNTY.			
22	Chenango Co-operative Savings and Loan Association.....	\$89,956	\$35,738
COLUMBIA COUNTY.			
23	Hudson Building and Loan Association.....	\$184,206	\$73,382
24	Stuyvesant Falls Building and Loan Association	5,197	1,309
	Total	\$189,403	\$74,691
CORTLAND COUNTY.			
25	Century Co-operative Savings and Loan Association	\$4,249	\$6,365
DUTCHESS COUNTY.			
26	Home Co-operative Savings and Loan Association.....	\$131,713	\$54,924
ERIE COUNTY.			
27	Ætna Permanent Savings and Loan Association	\$20,135	\$14,756
28	Amherst Savings and Aid Association	28,431	6,920
29	Bavaria Mutual Permanent Savings and Loan Association.....	3,001	4,134
30	Black Rock Mutual Home and Savings Association	31,538	42,464
31	Buffalo Permanent Mutual Loan Association, No. 2	37,900	27,205
32	Buffalo Plains Loan and Aid Association	1,118	2,477
33	Buffalo Savings and Loan Association	112,898	133,006
34	Carlton Street Permanent Savings and Aid Association	14,737	21,538

DISBURSEMENTS, ETC., OF CO-OPERATIVE SAVINGS AND LOAN
THE YEAR 1895.

Loans on mortgage for the year.	Amount outstanding on mortgages in force on property in this State.	Withdrawals for the year.	Expenses for the year.	Shares issued during the year 1895.	Shares canceled for any cause during the year 1895.	Shares in force at the close of business, December 31, 1895.	Borrowing members.	Non-borrowing members.	Number.
\$7,800	\$16,300	\$3,382	\$303	393	237	717	26	112	1
75,340	203,810	60,611	7,511	3,090	3,231	11,890	302	1,070	2
1,155	174,290	65,180	3,187	66	1,698	3,005	102	120	3
15,645	119,910	80,518	3,046	586	887	2,384	66	193	4
12,000	70,250	12,317	608	241	242	1,344	111	142	5
15,100	25,400	9,531	2,177	1,392	1,618	2,081	84	230	6
5,880	41,685	15,496	648	438	312	1,292	32	173	7
\$132,920	\$651,645	\$247,085	\$17,480	6,206	8,225	22,713	723	2,040	
\$14,000	\$59,300	\$26,768	\$332	151	121	730	75	108	8
\$12,900	\$45,700	\$1,770	\$355	170	29	664	44	44	9
€1,363	171,800	48,300	2,041	906	801	2,716	138	209	10
\$74,263	\$217,500	\$50,070	\$2,396	1,076	830	3,380	182	253	
\$5,925	\$37,875	\$8,702	\$227	212	252	770	67	146	11
19,600	61,850	6,537	1,216	749	309	2,151	74	394	12
68,825	233,300	24,207	915	979	426	4,194	350	562	13
\$94,350	\$833,025	\$39,446	\$2,358	1,940	987	7,115	491	1,102	
\$72,600	\$67,450	\$39,863	\$10,455	8,808	5,786	10,419	214	1,187	14
7,450	78,300	101,381	514	530	1,202	1,751	165	247	15
2,737	247,187	140,242	3,348	11	1,762	4,446	160	568	16
6,500	46,400	6,802	395	538	376	2,635	62	138	17
.....	.....	3,011	793	.....	115	20	.....	6	18
\$89,287	\$439,337	\$291,299	\$15,505	9,887	9,241	19,271	601	2,146	
\$135,553	\$529,150	\$80,716	\$3,008	1,654	1,281	9,183	397	652	19
82,800	198,650	23,207	1,429	1,052	554	4,014	173	299	20
142,200	109,700	70,690	11,626	17,561	23,244	36,595	295	3,714	21
\$360,553	\$837,500	\$174,613	\$16,063	20,267	25,079	49,792	865	4,665	
\$17,671	\$84,950	\$10,368	\$372	431	319	1,714	109	207	22
\$19,100	\$163,200	\$36,936	\$719	102	412	2,224	125	227	23
.....	4,795	136	87	3	9	79	7	10	24
\$19,100	\$167,995	\$37,072	\$806	105	421	2,303	132	237	
\$3,925	\$3,925	\$164	\$293	446	44	402	7	60	25
\$33,675	\$121,200	\$15,365	\$652	851	263	1,960	104	198	26
\$8,840	\$17,810	\$3,247	\$355	440	163	809	16	85	27
2,600	20,560	130	147	1	2	310	31	15	28
.....	2,466	3,482	117	314	446	192	8	30	29
15,470	27,820	22,667	606	893	451	1,928	28	231	30
7,000	30,834	12,781	356	208	172	637	20	98	31
.....	1,006	2,295	103	197	254	144	1	25	32
90,841	95,475	14,628	14,443	8,027	2,019	10,800	125	1,108	33
1,800	13,417	18,488	479	1,871	1,886	1,417	19	171	34

COMPARATIVE TABLE OF TOTAL ASSETS, LIABILITIES,

Number.	NAME OF ASSOCIATION.	Total assets.	Receipts for the year, including cash on hand.
ERIE COUNTY—(Continued).			
35	Central Permanent Savings and Loan Association	\$9,563	\$6,144
36	Clinton Mutual Savings and Loan Association	356,233	281,242
37	Cold Spring Permanent Savings and Loan Association	2,061	444
38	Court Street Permanent Savings and Loan Association	18,585	9,440
39	Depew Co-operative Savings and Loan Association	4,542	4,495
40	Dime Accumulating Savings and Loan Association	34,783	36,277
41	East Aurora Savings and Loan Association	18,735	15,532
42	East Side Serial Savings and Loan Association	14,408	20,162
43	Electric City Co-operative Savings and Loan Association	364	329
44	Ellicott Permanent Savings and Loan Association	22,902	28,528
45	Elm Permanent Loan Association	4,674	4,932
46	Equitable Savings and Loan Association	85,113	46,074
47	Erie Savings and Loan Association	855,807	541,821
48	Ferry Savings and Aid Association	23,935	18,627
49	Fifth Ward Permanent Dime Saving and Loan Association	4,826	436
50	Forest Avenue Independent Saving and Aid Association, No. 2	27,884	7,059
51	Fourth Ward Saving and Aid Association	9,306	22,997
52	Frontier Savings Fund and Aid Association	15,130	3,563
53	Globe Permanent Dime Saving and Loan Association	7,064	5,313
54	Globe Savings and Loan Association	71,109	78,064
55	Goodell Permanent Loan Association	36,266	25,610
56	Hamburgh Savings and Loan Association	38,640	13,847
57	Hercules Permanent Savings and Loan Association	5,423	11,381
58	Homestead Savings and Loan Association	360,289	238,608
59	Hydraulic Mutual Savings and Loan Association	31,004	34,910
60	Industry Permanent Dime Savings and Loan Association	13,605	11,496
61	Irish-American Savings and Loan Association	732,712	485,227
62	Lancaster Savings and Loan Association	37,200	23,282
63	Lexington Dime Savings and Loan Association	10,109	11,521
64	Lovejoy Permanent Dime Savings and Loan Association	3,236	5,479
65	Masten and Eaton Permanent Savings and Aid Association	3,371	4,382
66	Metropolitan Mutual Saving and Loan Association	10,566	1,539
67	Mulberry Permanent Savings and Loan Association, No. 3	7,137	5,370
68	Mutual Home and Savings Association	43,849	42,628
69	Niagara Savings and Loan Association	189,320	72,958
70	Niagara Square Dime Saving and Loan Association	16,920	13,898
71	Ninth Ward Dime Saving and Loan Association	8,549	2,521
72	People's Dime Savings and Loan Association, No. 2	14,993	19,490
73	Prince Albert Permanent Savings and Loan Association	2,824	6,250
74	Richmond Avenue Permanent Dime Savings and Loan Ass'n	20,667	17,331
75	Riverside Co-operative Savings and Loan Association	5,689	7,719
76	Sycamore and Johnson Savings and Loan Association	4,227	5,366
77	Third Ward Permanent Saving and Loan Association	7,007	28,483
78	William and Sherman Mutual Saving and Loan Association	28,426	23,365
79	William Street Permanent Savings and Loan Association	15,967	18,168
Total		\$3,484,778	\$2,515,608
FULTON COUNTY.			
80	Gloversville Building and Loan Association	\$60,824	\$24,352
81	People's Saving and Loan Association	29,192	9,424
Total		\$90,016	\$33,776
GENESEE COUNTY.			
82	Genesee County Permanent Loan and Building Association	\$177,542	\$116,832
GREENE COUNTY.			
83	Building and Loan Association of Catskill	\$61,272	\$20,047
HERKIMER COUNTY.			
84	Dolgeville Savings, Building and Loan Association	\$16,824	\$12,498
85	Ilion Permanent Saving, Building and Loan Association	116,746	97,642
Total		\$133,570	\$110,140

RECEIPTS, DISBURSEMENTS, ETC.—(Continued).

Loans on mortgage for the year.	Amount outstanding on mortgages in force on property in this State.	Withdrawals for the year.	Expenses for the year.	Shares issued during the year 1885.	Shares canceled for any cause during the year 1885.	Shares in force at the close of business, December 31, 1885.	Borrowing members.	Non-borrowing members.	Number.
\$1,560	\$9,230	\$4,006	\$243	286	280	336	10	44	35
86,970	330,144	168,750	2,936	5,986	5,386	10,978	231	1,450	36
.....	.....	437	4	.....	55	40	1	8	37
.....	13,650	7,251	609	261	398	411	9	54	38
2,700	2,900	142	92	1,211	75	1,136	3	118	39
.....	33,300	35,107	998	73	1,232	1,345	38	145	40
7,050	17,050	6,612	228	282	508	1,097	18	110	41
9,860	11,570	7,524	195	688	243	1,190	18	177	42
250	300	1	96	134	1	133	1	47	43
6,770	22,010	18,447	624	1,517	1,414	1,490	16	156	44
.....	3,975	4,147	6	165	195	125	4	37	45
9,317	55,380	12,784	1,275	207	277	1,294	44	198	46
165,993	677,023	205,938	4,908	7,944	6,665	18,333	526	1,863	47
6,630	19,760	8,821	338	339	429	494	25	64	48
.....	.....	.....	160	.....	.....	395	.....	32	49
2,340	10,920	137	98	.....	24	271	38	.....	50
390	8,910	20,743	754	137	577	309	16	42	51
100	8,800	393	110	.....	11	220	23	2	52
.....	5,353	5,043	63	126	301	579	3	36	53
8,060	62,190	50,528	1,171	982	701	3,982	56	468	54
780	34,190	21,967	468	202	291	1,171	18	121	55
6,370	34,450	4,252	249	146	77	640	36	114	56
260	3,715	9,278	185	614	481	792	4	76	57
85,496	317,207	107,019	3,493	14,412	9,709	28,607	208	1,032	58
8,100	26,185	23,470	534	602	639	1,002	44	108	59
.....	10,900	8,019	265	1,445	1,572	1,741	12	97	60
157,180	613,112	219,167	4,271	7,304	5,186	19,379	510	1,670	61
8,780	30,550	6,998	561	176	181	698	31	117	62
2,550	8,800	7,432	229	970	400	1,802	11	75	63
200	.....	1,965	128	978	439	1,023	22	36	64
.....	3,250	3,618	142	268	243	268	4	39	65
.....	7,280	875	131	.....	33	143	3	27	66
100	6,841	4,865	170	291	357	373	5	49	67
12,155	37,895	19,182	1,427	1,305	1,286	1,786	38	235	68
53,690	183,040	14,766	385	832	406	3,412	151	235	69
1,400	14,850	9,664	327	662	1,007	1,003	6	64	70
200	8,427	956	151	96	130	367	7	30	71
4,100	13,200	12,984	611	2,856	2,699	2,361	13	167	72
1,650	2,590	4,115	216	166	158	169	3	32	73
5,668	18,356	11,075	379	311	656	1,480	19	57	74
4,800	4,800	1,858	171	912	95	817	6	133	75
650	3,640	4,058	134	570	487	387	5	61	76
.....	4,222	20,468	899	.....	1,127	224	3	13	77
4,300	22,110	12,439	371	465	566	873	21	114	78
2,200	10,758	10,464	293	446	509	518	10	102	79
\$794,170	\$2,922,215	\$1,175,483	\$47,784	68,318	52,899	131,431	2,563	11,618	
\$8,412	\$58,184	\$13,931	\$526	60	738	1,637	30	111	80
950	26,565	5,627	309	106	371	1,173	19	58	81
\$9,362	\$84,749	\$19,558	\$835	166	1,109	2,810	49	169	
\$36,995	\$159,542	\$66,851	\$1,361	4,325	3,776	4,562	112	796	82
\$12,575	\$57,975	\$2,780	\$297	148	60	985	42	155	83
\$6,550	\$16,700	\$5,733	\$91	280	173	562	15	62	84
51,680	111,530	40,365	481	2,842	1,059	6,032	96	582	85
\$58,230	\$128,230	\$46,008	\$572	3,122	1,232	6,594	111	644	

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COMPARATIVE TABLE OF TOTAL ASSETS, LIABILITIES,

Number.	NAME OF ASSOCIATION.	Total assets.	Receipts for the year, including cash on hand.
JEFFERSON COUNTY.			
86	Carthage Savings, Loan and Building Association.....	\$86,400	\$49,908
87	Security Building, Loan and Savings Association.....	57,819	53,912
88	Watertown Savings, Loan and Building Association	241,773	100,929
	Total.....	\$385,992	\$204,749
KINGS COUNTY.			
89	Afro-American Investment and Building Company.....	\$5,685	\$3,857
90	Atlantic Building and Loan Association of Brooklyn.....	106,612	52,217
91	Bedford Co-operative Building-Loan Association.....	113,406	62,760
92	Brooklyn and New York Arcanum Building, Loan & Savings Ass'n	82,948	56,292
93	Brooklyn City Co-operative Building and Loan Association.....	419,109	202,882
94	Brooklyn Mutual Building and Loan Association.....	95,492	56,683
95	Bushwick Co-operative Building and Loan Association	443,836	197,012
96	Citizens' Co-operative Building and Loan Association.....	116,501	67,798
97	Columbia Building and Loan Association.....	22,926	13,070
98	East Brooklyn Co-operative Building Association	699,368	262,216
99	East New York Co-operative Savings and Building-Loan Ass'n ..	62,611	44,356
100	Equitable Co-operative Building and Loan Association.....	627,195	201,137
101	Excelsior Co-operative Saving and Loan Association.....	2,385	4,816
102	Fifth Avenue Co-operative Building and Loan Association.....	61,356	43,873
103	Flathush Co-operative Savings and Loan Association.....	142,202	37,966
104	Fort Greene Co-operative Building and Loan Association	23,532	13,984
105	Fulton Co-operative Building and Loan Association.....	87,259	28,213
106	German Building and Savings Company.....	40,981	16,280
107	Germania Building, Saving and Loan Institution	7,677	5,331
108	Hamilton Co-operative Building and Loan Association	57,959	40,600
109	Homestead Co-operative Building and Loan Association.....	95,031	57,551
110	John H. Shults Co-operative Building and Loan Association.....	127,863	42,367
111	Kings County Co-operative Building and Loan Association	522,949	175,267
112	Long Island Building and Loan Association	425,689	104,139
113	Madison Co-operative Building and Loan Association	71,300	43,406
114	Model Building and Loan Association.....	12,443	13,694
115	Mutual Benefit Loan and Building Company of New York.....	201,673	57,141
116	Nassau Co-operative Building and Loan Association.....	195,527	89,485
117	Ninth Street Savings and Loan Association	22,384	10,690
118	People's Co-operative Savings and Loan Association of Brooklyn.	7,876	9,470
119	Prospect Home Building and Loan Association.....	69,783	36,663
120	South Brooklyn Co-operative Building and Loan Association.....	660,250	313,322
121	Town of New Utrecht Co-operative Building and Loan Ass'n....	132,468	41,144
122	Twenty-ninth Ward Co-operative Savings and Loan Association.	1,813	1,897
123	Union Co-operative Building and Loan Association	101,848	59,908
	Total.....	\$5,872,937	\$2,467,487
LIVINGSTON COUNTY.			
124	Dansville Savings and Loan Association.....	\$123,164	\$75,895
MADISON COUNTY.			
125	Canastota Savings and Loan Association.....	\$26,949	\$15,496
126	Oneida Saving, Building and Loan Association.....	29,750	29,571
	Total.....	\$56,699	\$45,067
MONROE COUNTY.			
127	Alliance Loan Association.....	\$27,557	\$26,124
128	Brookport Loan and Building Association	77,861	22,166
129	Brown St. and Jefferson Ave. Dime Perm't Sav. and Loan Ass'n.	119,237	61,842
130	Citizens' Permanent Savings and Loan Association.....	30,371	13,840
131	Citizens' Savings and Loan Association	79,575	19,568
132	Columbia Banking, Savings and Loan Association	260,165	272,782
133	Commercial Loan Association	13,105	3,740
134	Conkey Avenue Saving, Aid and Loan Association	17,027	8,066
135	Consolidated Savings and Loan Association	101,068	51,163
136	Dime Banking and Loan Association	30,362	18,597
137	East Rochester Permanent Loan Association.....	114,625	36,722
138	Eighth Ward Permanent Loan Association	84,510	33,676
139	Eighth Ward Standard Loan Association	39,632	12,954
140	Enterprise Permanent Savings and Loan Association.....	99,578	27,733

RECEIPTS, DISBURSEMENTS, ETC. — (Continued).

Loans on mortgage for the year.	Amount outstanding on mortgages in force on property.	Withdrawals for the year.	Expenses for the year.	Shares issued during the year 1895.	Shares canceled for any cause during the year 1895.	Shares in force at the close of business, December 31, 1895.	Borrowing members.	Non-borrowing members.	Number.
\$33,875	\$80,000	\$12,929	\$674	412	403	1,349	90	237	86
5,100	51,850	43,079	1,442	190	442	1,062	78	104	87
48,625	235,125	26,588	2,587	464	384	3,211	248	475	88
\$87,600	\$366,975	\$82,596	\$4,703	1,066	1,229	5,622	425	816	
\$952	\$602	\$386	\$85	65	50	224	26	63	89
14,650	102,650	21,412	1,259	1,121	688	2,954	36	321	90
39,849	101,705	12,761	686	395	352	1,588	93	189	91
18,400	52,700	6,749	1,566	425	349	1,368	25	154	92
35,297	384,775	108,925	4,894	1,742	1,906	8,213	144	1,087	93
25,300	85,700	19,783	986	673	532	1,907	52	232	94
81,802	378,500	73,775	4,035	1,325	1,594	6,370	120	677	95
41,250	91,744	17,993	1,051	348	464	1,682	54	180	96
6,500	17,750	2,441	180	29	50	358	20	39	97
98,802	622,750	135,955	2,978	1,924	2,488	9,285	221	1,012	98
11,600	44,700	22,792	805	2,780	2,595	5,523	25	343	99
114,500	592,250	57,833	5,765	1,893	734	8,640	147	802	100
.....	.....	1,303	186	174	133	276	8	55	101
11,500	48,250	15,434	906	534	525	2,195	22	209	102
17,285	125,978	11,246	726	238	304	2,051	57	264	103
4,200	25,250	6,343	791	223	328	572	13	89	104
11,306	79,750	7,979	577	297	275	1,263	26	167	105
800	37,500	9,295	764	66	136	387	51	98	106
800	5,400	2,386	67	19	18	47	10	31	107
12,500	50,945	21,669	941	1,087	1,271	1,786	32	188	108
33,840	80,160	12,039	660	238	267	1,370	45	118	109
6,200	99,400	20,867	980	213	379	1,933	31	152	110
101,592	461,500	41,528	2,006	573	691	5,958	135	640	111
18,000	405,500	57,602	4,541	567	1,152	5,001	113	498	112
9,600	49,000	18,863	505	562	489	1,901	32	165	113
5,900	5,500	5,178	515	190	131	388	8	59	114
30,509	165,330	5,089	8,570	2,472	1,310	2,625	66	302	115
47,250	183,500	18,422	1,278	648	661	2,909	77	339	116
2,000	20,100	6,192	263	174	379	1,126	8	84	117
7,500	7,500	.....	267	708	39	669	2	116	118
16,350	61,350	15,478	992	454	521	1,653	19	179	119
140,478	597,325	132,442	4,675	3,941	3,383	14,337	294	1,844	120
12,423	125,500	21,482	624	421	393	1,616	59	243	121
1,000	1,000	134	209	237	33	204	1	53	122
23,400	88,400	17,071	839	569	667	2,318	55	250	123
\$1,003,335	\$5,199,964	\$928,847	\$56,172	27,322	25,287	100,697	2,127	11,182	
\$5,400	\$124,250	\$52,536	\$954	538	1,306	8,282	115	323	124
\$3,966	\$25,700	\$10,065	\$231	445	312	815	47	128	125
6,090	26,145	19,826	367	553	312	1,204	51	125	126
\$10,056	\$51,845	\$29,891	\$598	998	624	2,019	98	253	
\$1,040	\$19,140	\$21,305	\$715	863	1,090	2,989	14	160	127
.....	68,800	18,250	733	10	194	732	81	10	128
.....	104,305	10,172	843	.....	1,111	1,646	57	70	129
500	20,900	12,023	987	4	144	522	14	60	130
.....	73,000	18,342	409	.....	729	2,171	55	83	131
15,850	239,850	242,613	2,964	596	1,400	3,561	135	134	132
.....	.....	2,790	653	.....	195	580	.....	35	133
.....	7,300	4,184	445	.....	56	48	4	2	134
.....	85,035	27,904	2,163	280	386	2,020	59	126	135
4,400	26,000	12,944	546	489	450	1,875	20	160	136
.....	106,738	32,032	1,219	.....	411	1,581	58	74	137
.....	75,375	31,558	765	.....	264	711	58	88	138
.....	39,445	12,509	403	5	242	918	19	83	139
.....	92,505	25,246	624	2	1,003	2,750	48	88	140

COMPARATIVE TABLE OF TOTAL ASSETS, LIABILITIES,

Number.	NAME OF ASSOCIATION.	Total assets.	Receipts for the year, including cash on hand.
MONROE COUNTY—(Continued).			
141	Expressmen's Permanent Savings and Loan Association	\$15,730	\$14,691
142	Fairport Permanent Loan Association	12,978	4,163
143	Fifth Ward Permanent Savings and Loan Association	20,139	2,521
144	Flower City Co-operative Savings and Loan Association	24,559	21,637
145	Fourteenth Ward Dime Permanent Savings and Loan Ass'n	19,362	4,795
146	Franklin Dime Permanent Loan Association	6,024	2,215
147	Genesee Falls Permanent Savings and Loan Association	189,482	58,827
148	Genesee National Savings and Loan Association	342,505	336,114
149	Glenwood Permanent Savings and Loan Association	3,228	13,004
150	Goodman Street Dime Savings and Loan Association	59,991	16,009
151	Home Permanent Savings and Loan Association	31,293	9,525
152	Home Banking and Loan Association	32,788	12,403
153	Homestead Loan Association	292,755	266,560
154	Hudson Street Permanent Savings and Loan Association	187,501	44,656
155	Lake Avenue Permanent Savings and Loan Association	15,757	3,379
156	Lincoln Park Permanent Savings and Loan Association	120,613	21,476
157	Lincoln Permanent Loan Association	24,708	12,468
158	Lowell Dime Permanent Savings and Loan Association	43,345	19,166
159	Lyell Avenue Savings and Loan Association	11,380	4,969
160	Monroe Avenue Dime Banking and Loan Association	202,899	51,632
161	Monroe County Permanent Saving and Loan Association	41,304	44,497
162	Monroe Savings and Loan Association	56,970	19,623
163	Mt. Hope Avenue Dime Savings and Loan Association	84,243	21,189
164	Mutual Benefit Savings and Loan Association	117,191	114,998
165	New Homestead Loan Association	46,913	21,186
166	Ninth Ward Savings and Loan Association	57,181	14,532
167	North Avenue Permanent Savings and Loan Association	63,868	26,549
168	North Clinton Street Mechanics' Saving and Loan Association ..	38,722	22,441
169	North-eastern Permanent Savings and Loan Association	50,644	20,517
170	North Rochester Savings and Loan Association	30,594	9,606
171	Park Avenue Loan Association	84,952	59,914
172	People's Permanent Savings and Loan Association	136,130	36,188
173	Phoenix Savings and Loan Association	31,123	4,125
174	Pinnacle Avenue Savings and Loan Association	29,441	14,134
175	Plymouth Avenue Savings and Loan Association	20,402	5,350
176	Popular Banking, Saving and Loan Association	4,309	5,306
177	Profit Loan Association	173,844	77,618
178	Rochester Dime Savings and Loan Association	30,560	37,513
179	Rochester Permanent Savings Association	54,490	22,744
180	Rochester Saving and Loan Association	467,770	289,696
181	Security Loan Association	25,461	12,123
182	South End Savings and Loan Association	51,581	15,309
183	Tenth Ward Dime Permanent Saving and Loan Association	65,508	32,251
184	Third Ward Permanent Savings and Loan Association	47,835	21,393
185	Union Dime Permanent Loan Association	1,750	875
186	Union Permanent Savings and Loan Association	29,914	6,183
187	United Permanent Savings and Loan Association	13,395	6,255
188	Wadsworth Dime Aid and Loan Association	35,866	19,838
189	Wakelee Farm Dime Banking and Loan Association	5,232	6,636
190	Washington Permanent Loan and Aid Association	43,247	9,889
191	West Avenue Loan Association	16,070	16,072
192	Western New York Permanent Savings and Loan Association ..	26,506	5,341
193	Western Savings and Loan Association	31,601	48,140
194	Westphalia Co-operative Savings and Loan Association	20,786	38,407
195	West Side Permanent Loan Association	18,547	30,733
196	Windsor Permanent Saving and Loan Association	4,060	789
197	Workingmen's Permanent Saving and Loan Association	22,180	16,506
Total		\$4,832,000	\$2,683,439
NEW YORK COUNTY.			
198	American Co-operative Savings and Loan Association	\$112,381	\$55,929
199	Anglo-American Savings and Loan Association	1,009,311	882,344
200	Assured Building Loan Association	165,064	122,490
201	Bank Clerks' Co-operative Building and Loan Association	176,999	81,227
202	Bankers' Loan and Investment Company	508,085	70,919
203	Birkbeck Investment Savings and Loan Company of America ..	737,223	455,816
204	Broadway Dry Goods Co-operative Building and Loan Associat'n	193,327	70,711

RECEIPTS, DISBURSEMENTS, ETC. — (*Continued*).

Loans on mortgage for the year.	Amount outstanding on mortgages in force on property in this State.	Withdrawals for the year.	Expenses for the year.	Shares issued during the year 1895.	Shares canceled for any cause during the year 1895.	Shares in force at the close of business, December 31, 1895.	Borrowing members.	Non-borrowing members.	Number.
.....	\$10,800	\$12,369	\$856	5	405	957	11	34	141
\$800	12,500	2,813	114	46	75	321	17	62	142
.....	14,600	1,989	252	1	52	220	9	17	143
.....	17,009	19,041	364	.....	186	177	14	35	144
.....	18,900	3,933	448	.....	54	319	10	13	145
.....	5,900	2,018	171	10	370	222	4	22	146
.....	164,400	10,310	2,955	16	705	2,916	78	90	147
152,202	225,325	100,895	19,204	9,047	6,490	19,454	334	2,289	148
.....	2,571	12,098	247	.....	205	80	2	11	149
.....	59,500	14,241	1,267	.....	201	1,278	29	52	150
.....	24,200	7,820	1,308	6	206	378	21	10	151
.....	29,000	9,976	314	.....	54	289	18	25	152
4,515	263,235	236,512	3,960	375	2,381	4,349	144	134	153
200	182,700	42,088	1,166	2	777	2,976	105	121	154
.....	8,820	2,481	795	.....	.....	420	6	26	155
.....	108,885	17,936	970	.....	470	2,772	62	99	156
1,380	24,600	10,503	466	.....	131	453	20	39	157
.....	34,200	16,408	1,109	26	1,488	864	19	56	158
420	10,500	3,334	425	36	76	224	7	29	159
.....	190,580	50,674	919	.....	2,049	4,504	79	149	160
.....	36,280	39,913	864	.....	947	1,286	25	58	161
.....	42,770	16,362	1,481	2	426	665	22	42	162
.....	71,600	18,174	514	5	528	1,773	45	63	163
38,600	98,800	56,334	2,197	430	639	2,204	72	111	164
.....	45,675	19,798	707	.....	115	465	31	6	165
2,700	46,200	9,388	1,222	176	528	1,508	43	93	166
.....	63,400	25,721	571	.....	508	922	28	101	167
11,700	33,900	9,839	679	73	340	798	22	52	168
4,400	48,700	13,619	544	123	46	1,135	29	72	169
600	30,400	8,578	425	47	146	767	22	48	170
6,200	72,170	48,589	1,777	45	1,055	1,341	48	77	171
.....	109,455	30,480	4,000	.....	1,459	1,310	61	35	172
.....	30,940	3,720	220	1	69	548	15	19	173
.....	27,000	6,534	428	300	160	831	26	76	174
.....	18,475	4,915	375	5	165	797	11	39	175
.....	2,293	2,916	373	.....	132	144	4	11	176
35,600	165,350	37,636	3,435	286	271	4,475	134	217	177
.....	22,785	35,741	821	.....	583	217	18	.....	178
.....	42,354	16,910	364	21	131	157	29	50	179
134,600	158,100	111,822	18,774	5,171	2,150	14,962	615	2,227	180
.....	15,015	9,580	1,113	.....	186	372	12	23	181
.....	46,900	14,489	640	.....	303	1,596	33	56	182
.....	65,200	31,213	948	.....	1,020	1,408	33	44	183
.....	30,500	13,859	413	10	127	467	18	50	184
.....	1,617	742	29	.....	74	57	2	15	185
4,800	29,900	1,086	251	123	17	691	18	42	186
2,500	13,250	3,462	197	90	40	315	13	46	187
.....	34,200	19,025	535	10	199	655	17	23	188
.....	5,100	6,171	229	.....	224	61	3	2	189
.....	36,863	7,825	1,956	.....	218	950	27	24	190
.....	14,487	14,330	773	35	740	611	14	30	191
.....	20,339	2,735	1,444	.....	102	905	14	52	192
25,400	19,500	3,581	12,251	5,974	4,902	5,072	30	570	193
.....	10,600	36,065	1,672	.....	811	53	5	.....	194
.....	8,600	26,809	1,479	10	183	86	8	.....	195
.....	4,025	636	137	.....	18	110	5	9	196
.....	20,695	14,083	1,273	.....	625	251	5	8	197
\$475,714	\$3,910,256	\$1,772,266	\$115,890	24,756	44,346	115,642	3,168	8,877	
\$17,900	\$74,700	\$28,314	\$1,534	638	819	2,143	35	317	198
526,384	245,606	143,016	27,014	29,072	12,669	49,902	606	4,199	199
41,800	135,800	24,742	2,952	989	1,271	5,441	77	265	200
16,925	68,190	14,237	2,108	1,122	725	4,074	43	473	201
.....	.....	.....	31,174	.....	1,643	9,678	136	770	202
304,290	321,000	53,373	21,683	9,551	3,031	23,142	243	905	203
29,239	90,500	24,341	1,402	244	500	2,791	62	287	204

COMPARATIVE TABLE OF TOTAL ASSETS, LIABILITIES

Number.	NAME OF ASSOCIATION.	Total assets.	Receipts for the year, including cash on hand.
NEW YORK COUNTY—(Continued).			
205	Central Park Co-operative Savings and Loan Association	\$1,928	\$1,480
206	Citizens' Savings and Loan Association	170,441	104,23
207	Colonial Co-operative Savings and Loan Association	4,416	4,718
208	Columbia Mutual Building and Loan Association	102,745	111,810
209	Co-operative Building Bank	1,089,620	641,577
210	Daily News Savings and Building Loan Association	743,259	407,927
211	East Side Co-operative Building and Loan Association	178,038	53,944
212	Electric Building Loan and Savings Association	101,407	72,311
213	Eureka Co-operative Savings and Loan Association	96,262	48,008
214	Federal Co-operative Building and Loan Association	34,804	18,699
215	German-American Building and Loan Association	67,424	84,475
216	Greenwich Building and Loan Association	91,392	31,818
217	Harbor and Suburban Building and Savings Association	4,875	4,889
218	Harlem Co-operative Building and Loan Association	241,595	128,282
219	Harlem River Building, Loan and Saving Association	20,030	13,795
220	Herald Employees' Co-operative Building and Loan Association	268,144	116,443
221	Home Circle Building and Loan Association	51,827	22,476
222	Home Mutual Building and Loan Association	20,979	7,073
223	Industrial Co-operative Building and Loan Association	165,539	106,766
224	Italian Co-operative Building and Loan Association	14,039	2,855
225	Jewelers' Building and Loan Association	96,528	67,833
226	Lenox Building Loan Company	44,518	16,194
227	Manhattan and Suburban Savings and Loan Institution	43,657	13,498
228	Manhattan Mutual Co-operative Savings and Loan Association	192,173	68,637
229	Manhattan Real Estate and Loan Company	33,486	39,841
230	Mercantile Co-operative Bank	617,346	210,337
231	Methodist Book Concern Employees' Co-operative B. and L. Ass'n.	66,273	40,788
232	Millinery Building and Loan Association	186,840	64,006
233	Model Building and Loan Association of Mott Haven	142,373	128,658
234	Mount Morris Co-operative Building and Loan Association	410,197	235,638
235	Mount St. Vincent Co-operative Building and Loan Association	97,676	42,557
236	Murray Hill Co-operative Building and Loan Association	59,744	25,824
237	National Mutual Building and Loan Association	1,638,025	699,657
238	New York and Suburban Co-operative Bld'g and Loan Assoc'n.	278,451	128,540
239	New York and Wakefield Co-operative Bld'g and Loan Assoc'n.	313,729	120,346
240	New York Co-operative Building and Loan Association	421,083	138,949
241	New York Mortgage Company	698	1,454
242	New York Mutual Savings and Loan Association	1,313,109	761,486
243	New York National Building and Loan Association	1,007,698	324,329
244	New York State Mortgage Bank and Savings Association	92,151	65,006
245	New York World Co-operative Building and Loan Association	38,544	9,896
246	Northern Building, Savings and Loan Association	75,764	42,511
247	North New York Co-operative Building and Loan Association	137,275	83,476
248	Novy Tabor Building and Mutual Loan Corporation	6,689	2,256
249	Park Building and Loan Association	22,217	14,300
250	People's Co-operative Building and Loan Association	75,082	19,139
251	Produce Exchange Building and Loan Association	859,745	488,584
252	Provident Co-operative Savings and Loan Association	294	454
253	Railroad Brotherhoods' Savings and Building Association	60,163	41,152
254	Railroad Co-operative Building and Loan Association	270,017	163,304
255	Republic Savings and Loan Association	157,925	147,712
256	Retail Merchants' Co-operative Savings and Loan Association	776	666
257	Riverside Building and Loan Association	2,761	2,87
258	Safety Co-operative Building, Loan and Savings Association	172,915	112,233
259	Scandinavian Building and Mutual Loan Association	168,360	72,351
260	Security Building Loan Mortgage Company	19,423	17,911
261	Serial Building, Loan and Savings Institution	399,201	266,472
262	Sherman Park Bau-Verein No. 1	17,283	10,469
263	Star Co-operative Building and Loan Association	132,222	76,955
264	Sun and Evening Sun Bld'g. Mut. Loan and Accum'g F'd Ass'n.	397,703	89,988
265	Teachers' Building and Loan Association	500,447	190,420
266	Teachers' Co-operative Building and Loan Association	273,168	121,333
267	Tremont Building and Loan Association	60,906	38,881
268	Twenty-third Ward Co-operative Building and Loan Association	93,847	38,914
269	Union Building-Loan and Savings Association	71,561	34,920
270	Union Square Permanent Co-operative Building and Loan Ass'n.	52,714	39,765
271	United States Savings and Loan Bank	44,213	52,213
272	Universal Trust Company	620	635

RECEIPTS, DISBURSEMENTS, ETC. — (Continued).

Loans on mortgage for the year.	Amount outstanding on mortgages in force on property in this State.	Withdrawals for the year.	Expenses for the year.	Shares issued during the year 1895.	Shares canceled for any cause during the year 1895.	Shares in force at the close of business, December 31, 1895.	Borrowing members.	Non-borrowing members.	Number.
.....	.....	\$130	\$194	282	22	260	.....	53	205
\$50,200	\$79,250	33,271	2,080	642	461	1,929	55	392	206
3,000	2,750	52	719	331	39	497	3	86	207
70,873	66,908	6,644	10,418	2,728	949	4,548	50	555	208
410,425	738,485	117,841	49,112	15,136	17,650	60,134	857	4,902	209
230,116	560,600	142,210	9,645	10,040	6,870	30,073	263	2,427	210
15,400	125,151	14,954	3,447	194	1,433	2,367	63	230	211
42,990	33,300	9,251	1,010	731	445	2,204	33	250	212
28,300	68,850	10,987	574	271	322	1,481	67	153	213
2,500	9,300	7,820	668	52	113	416	9	71	214
6,625	45,250	13,392	1,048	735	586	1,533	27	245	215
12,679	46,500	6,040	630	145	165	1,815	16	192	216
4,800	.....	.....	76	1,362	926	1,055	1	38	217
56,974	163,566	42,202	4,317	785	809	4,871	91	634	218
7,000	12,500	1,746	1,174	202	222	1,133	25	65	219
82,100	200,500	69,325	3,400	426	783	6,596	81	601	220
.....	.....	485	1,397	40	15	536	.....	53	221
.....	12,100	6,037	294	3	252	550	38	56	222
11,250	60,750	57,638	1,923	1,067	1,410	3,066	51	364	223
.....	3,000	2,011	512	11	91	232	15	29	224
27,200	56,250	18,970	1,253	337	692	1,909	38	171	225
2,148	13,814	7,412	3,913	1,705	844	4,305	33	204	226
4,540	14,500	1,274	2,273	114	33	197	10	46	227
43,686	143,750	9,621	2,238	879	503	3,395	60	275	228
21,550	28,200	8,303	6,568	3,983	1,851	5,164	30	926	229
59,517	343,365	86,980	27,552	26,640	10,500	44,500	259	1,729	230
14,750	35,300	7,473	682	432	234	1,461	22	257	231
34,650	85,000	6,025	3,836	749	245	3,347	54	417	232
35,200	84,020	16,067	992	1,007	779	3,472	48	505	233
16,133	295,100	158,386	3,779	1,394	3,320	9,736	120	737	234
30,100	80,500	9,727	597	731	400	2,389	50	290	235
.....	51,875	23,488	1,758	666	621	1,522	40	219	236
16,450	41,250	388,940	51,162	867	15,928	42,735	1,398	3,216	237
57,250	226,750	37,942	2,561	794	612	3,778	76	378	238
52,656	212,800	33,105	4,634	1,104	1,267	4,320	112	504	239
89,080	324,316	21,518	3,366	1,158	734	5,996	121	609	240
330	.....	687	381	821	1,405	238	1	20	241
456,025	615,425	189,744	41,291	22,481	16,324	64,841	1,250	6,648	242
188,450	121,650	76,675	39,890	11,515	5,761	31,450	377	2,054	243
23,839	27,950	9,223	1,286	210	317	1,607	23	170	244
.....	23,250	8,676	676	6	132	1,072	13	80	245
17,650	68,600	14,609	712	274	160	1,179	33	160	246
30,300	108,500	19,843	1,015	524	335	2,476	47	300	247
.....	1,500	133	142	.....	4	112	14	14	248
4,400	21,100	5,809	492	264	342	791	16	104	249
9,000	45,125	3,875	1,723	87	98	1,066	31	141	250
203,570	350,500	96,307	11,085	2,416	3,497	15,659	414	1,888	251
.....	.....	122	255	70	28	42	.....	24	252
18,050	24,000	15,766	1,273	573	532	1,635	27	269	253
123,035	155,768	30,486	1,292	2,433	1,667	7,657	72	649	254
87,324	46,600	20,393	19,928	24,481	9,712	34,966	139	4,428	255
.....	.....	.....	97	119	.....	119	.....	38	256
750	1,750	468	77	119	64	165	3	32	257
64,500	148,650	29,879	2,679	460	613	2,431	69	220	258
30,235	115,400	25,188	1,571	500	520	2,672	65	268	259
10,100	11,300	4,050	2,094	531	384	840	12	35	260
96,800	240,787	124,451	4,477	1,841	1,165	5,950	218	743	261
7,666	16,700	793	675	65	43	215	9	49	262
7,500	50,450	41,886	3,315	219	1,025	2,014	54	220	263
54,230	168,551	27,059	2,491	945	632	5,440	104	603	264
104,425	346,940	40,569	9,233	993	855	7,457	104	994	265
77,950	184,800	13,787	1,854	861	528	4,522	49	555	266
4,400	58,600	31,308	480	1,078	778	2,981	33	149	267
17,000	85,000	19,317	1,170	426	430	1,536	35	169	268
3,300	50,200	16,873	849	363	545	2,064	29	209	269
14,110	40,000	14,021	957	393	222	1,416	17	208	270
19,200	31,100	12,653	4,918	4,705	2,859	6,674	56	447	271
.....	.....	.....	50	225	.....	247	2	6	272

COMPARATIVE TABLE OF TOTAL ASSETS, LIABILITIES,

Number	NAME OF ASSOCIATION.	Total assets.	Receipts for the year, including cash on hand.
NEW YORK COUNTY—(Continued).			
273	Washington Heights Savings and Loan Association	\$2,985	\$1,279
274	West End Co-operative Building and Loan Association	170,386	2,401
275	West Side Mutual Building, Loan and Saving Association	56,891	32,462
	Total	\$17,768,406	\$9,162,724
NIAGARA COUNTY.			
276	Homestead Loan Association	\$46,274	\$18,491
277	Lockport Saving and Loan Association	123,002	111,308
278	Niagara Permanent Savings and Loan Association	234,150	201,541
	Total	\$403,426	\$331,340
ONEIDA COUNTY.			
279	Cornhill Building and Loan Association	\$9,413	\$28,842
280	Homestead Aid Association of Utica	570,905	330,847
281	Homestead Aid Association of Whitestown, N. Y.	2,094	1,072
282	Mutual Savings, Loan and Building Association	24,386	14,352
	Total	\$656,798	\$375,113
ONONDAGA COUNTY.			
283	Atlantic Savings and Loan Association	\$121,979	\$127,608
284	Central City Building and Loan Association	227,303	133,905
285	Cosmopolitan Building and Loan Association	401,176	343,732
286	Eastern Building and Loan Association	2,045,639	1,611,208
287	Empire Savings and Loan Association	259,740	241,229
288	Industrial Savings and Loan Company	208,569	225,663
289	Onondaga Savings and Loan Association	24,516	24,608
290	People's Building, Loan and Savings Association	824,144	452,958
291	Safety Investment and Loan Company	138,744	80,816
292	Syracuse Co-operative Savings and Loan Association	215,680	127,931
	Total	\$4,467,490	\$3,369,648
ONTARIO COUNTY.			
293	Geneva Permanent Loan and Savings Association	\$161,107	\$91,508
294	Universal Savings and Loan Company	51,946	21,428
	Total	\$193,053	\$112,936
ORANGE COUNTY.			
295	Building and Loan Association of Newburgh	\$207,529	\$74,949
296	Co-operative Loan and Savings Society	101,670	28,876
297	Homestead Building and Loan Association	314,469	127,745
298	Orange County Building and Loan Association, No. 2	230,957	47,455
299	Port Jervis Building and Loan Association, No. 1	218,184	48,217
300	Port Jervis Real Estate and Loan Association	117,515	66,545
301	Union Building and Loan Association of Woodbury, N. Y.	36,034	20,476
302	Woodbury, Monroe and Chester Building and Loan Association	43,642	32,466
	Total	\$1,270,000	\$446,719
ORLEANS COUNTY.			
303	Medina Savings and Loan Association	\$116,356	\$55,080
304	Orleans County Co-operative Savings and Loan Association	40,362	15,148
	Total	\$156,718	\$70,228
OSWEGO COUNTY.			
305	Dime Building and Loan Association	\$104,513	\$42,292
306	Frontier Permanent Building and Loan Association	137,386	44,727
307	Lake City Building and Loan Association	100,633	43,339
308	Reciprocity Building and Loan Association	40,965	13,885
309	Security Building and Loan Association	28,890	11,559
	Total	\$412,387	\$156,292

RECEIPTS, DISBURSEMENTS, ETC. — (Continued).

Loans on mortgage for the year.	Amount outstanding on mortgages in force on property in this State.	Withdrawals for the year.	Expenses for the year.	Shares issued during the year 1895.	Shares canceled for any cause during the year 1895.	Shares in force at the close of business, December 31, 1895.	Borrowing members.	Non-borrowing members.	Number.
.....	.....	\$70	\$63	.....	2	19	.....	16	273
\$18,950	\$140,250	43,997	3,000	733	513	3,995	73	426	274
9,953	25,600	13,155	731	288	437	1,134	21	98	275
\$4,130,722	\$8,527,392	\$2,617,162	\$459,894	200,428	144,713	576,925	8,828	51,529	
\$6,090	\$32,970	\$4,013	\$315	216	148	761	62	36	276
19,630	111,280	84,368	723	852	1,338	2,416	120	346	277
99,970	232,830	88,992	1,678	2,375	2,073	5,758	180	576	278
\$125,690	\$377,080	\$177,373	\$2,716	3,443	3,559	8,935	362	958	
\$10,885	\$51,800	\$9,294	\$359	1,398	583	3,843	52	198	279
180,585	515,070	104,230	2,656	3,528	2,355	12,004	498	873	280
400	1,600	377	13	3	21	73	7	13	281
1,900	23,205	12,279	136	151	255	353	23	28	282
\$193,770	\$591,675	\$126,180	\$3,164	5,080	3,214	16,273	580	1,112	
\$47,650	\$56,150	\$36,287	\$4,356	2,505	1,438	3,911	65	605	283
48,876	124,300	42,575	11,047	2,040	2,463	6,247	95	835	284
206,627	277,200	62,161	34,630	16,907	9,011	25,971	239	3,043	285
923,975	852,950	461,473	66,983	23,012	14,911	66,638	1,270	4,850	286
121,700	200,050	44,042	13,121	2,803	2,814	8,143	123	952	287
139,775	47,130	38,881	24,335	21,396	12,180	24,396	307	3,600	288
19,395	20,700	123	1,346	868	70	1,059	23	128	289
20,800	46,000	254,541	35,890	1,206	5,718	17,636	700	1,955	290
40,152	22,350	20,916	8,208	2,622	1,872	5,501	173	225	291
40,005	177,000	28,641	2,245	413	479	2,835	66	269	292
\$1,608,955	\$1,824,430	\$989,595	\$202,161	73,772	50,956	162,337	3,091	17,112	
\$28,940	\$153,750	\$49,346	\$1,083	1,325	1,348	4,121	133	387	293
13,550	12,650	2,928	1,949	392	563	884	29	178	294
\$42,490	\$166,400	\$52,274	\$3,032	1,717	1,911	5,005	162	565	
\$33,780	\$162,340	\$6,403	\$1,028	384	285	2,518	86	263	295
17,758	93,488	4,597	606	364	158	2,158	65	367	296
76,806	280,700	15,802	838	597	350	4,039	130	461	297
32,243	223,700	10,080	727	240	248	2,840	135	285	298
26,108	211,000	19,777	589	348	373	2,821	96	238	299
43,892	98,000	19,303	897	970	675	2,903	36	333	300
11,850	34,250	2,179	524	127	76	641	30	85	301
13,600	40,550	1,815	425	130	64	703	39	97	302
\$256,037	\$1,144,028	\$79,956	\$5,637	3,160	2,239	18,623	617	2,129	
\$15,158	\$82,896	\$9,810	\$336	701	382	2,140	147	315	303
5,750	36,650	7,708	228	41	131	569	56	103	304
\$20,908	\$119,546	\$17,518	\$564	742	513	2,709	203	418	
\$14,200	\$71,600	\$17,006	\$1,390	1,526	1,186	4,213	145	215	305
2,000	127,600	39,213	1,087	20	1,170	4,073	131	263	306
10,000	90,700	25,931	767	243	737	3,353	112	152	307
5,000	39,500	7,043	435	142	334	1,547	53	86	308
2,400	24,825	4,545	455	379	299	1,262	60	66	309
\$33,600	\$354,225	\$93,738	\$1,134	2,310	3,726	14,448	501	782	

COMPARATIVE TABLE OF TOTAL ASSETS, LIABILITIES,

Number.	NAME OF ASSOCIATION.	Total assets.	Receipts for the year, including cash on hand.
OTSEGO COUNTY.			
310	Oneonta Building and Loan Association	\$163,818	\$99,620
QUEENS COUNTY.			
311	Central Permanent Building and Loan Association	\$23,639	\$9,818
312	Flushing Co-operative Saving and Loan Association	248,230	116,675
313	Hempstead Co-operative Building and Loan Association	30,855	11,970
314	Long Island City Building and Loan Association	197,048	90,630
315	Long Island Savings and Investment Association	28,002	13,262
316	Port Washington Building and Loan Association	10,463	7,081
317	Queens County Co-operative Savings and Loan Association	101,316	55,727
318	Rockville Center Savings and Loan Association	44,610	18,693
319	Whitestone Co-operative Savings and Loan Association	31,699	17,143
	Total	\$720,862	\$340,999
RENSSELAER COUNTY.			
320	Industrial Building-Loan and Savings Association	\$51,428	\$29,306
321	Permanent Savings and Loan Association	89,677	39,830
322	Pioneer Building-Loan and Savings Association	459,008	209,420
	Total	\$600,113	\$278,556
RICHMOND COUNTY.			
323	Edgewater Co-operative Savings and Building Loan Association	\$195,860	\$78,517
324	Northfield Building, Loan and Savings Association	291,933	144,918
325	North Shore Building, Loan and Savings Association	86,416	43,519
326	Prohibition Park Building, Loan and Savings Association	54,853	33,416
327	Richmond County Building and Mutual Loan Association	169,482	110,774
328	Staten Island Building, Loan and Savings Association	201,467	71,218
	Total	\$1,000,011	\$482,362
ROCKLAND COUNTY.			
329	Co-operative Savings and Loan Association of Spring Valley....	\$11,787	\$5,530
330	Home Building and Loan Association of Spring Valley	14,904	3,427
331	Nyack Building, Co-operative Savings and Loan Association	211,223	74,905
332	Provident Building and Loan Association of Spring Valley	27,275	8,156
333	Town of Ramapo Building and Loan Association, No. 1....	190,469	58,901
	Total	\$455,657	\$150,919
ST. LAWRENCE COUNTY.			
334	Canton Savings and Loan Association	\$74,237	\$31,853
335	Gouverneur Savings and Loan Association	29,824	18,884
336	Norwood Savings, Loan and Building Association	32,763	14,260
337	Ogdensburg Savings and Loan Association	168,908	63,608
338	Potsdam Savings, Loan and Building Association	72,357	45,871
	Total	\$378,081	\$174,476
SCHENECTADY COUNTY.			
339	Schenectady Building, Loan and Savings Association	\$105,433	\$51,725
STEBEN COUNTY.			
340	Avoca Co-operative Savings and Loan Association	\$15,382	\$5,315
341	Bath Savings and Loan Association	83,435	46,810
342	Cohocton Dime Savings and Loan Association	16,541	28,530
343	Corning Co-operative Savings and Loan Association	441,063	159,630
344	Hornellsville Co-operative Savings and Loan Association	72,812	34,218
345	Union Dime Savings and Loan Association	21,106	8,202
346	Wayland Dime Savings and Loan Association	78,929	37,840
	Total	\$729,168	\$320,545
SUFFOLK COUNTY.			
347	Amityville Co-operative Building, Loan and Savings Association	\$5,547	\$4,989
348	Co-operative Savings and Loan Association of Sayville	2,154	2,171
	Total	\$7,701	\$7,160

RECEIPTS, DISBURSEMENTS, ETC. — (Continued).

Loans on mortgage for the year.	Amount outstanding on mortgages in force on property in this State.	Withdrawals for the year.	Expenses for the year.	Shares issued during the year 1895.	Shares canceled for any cause during the year 1895.	Shares in force at the close of business, December 31, 1895.	Borrowing members.	Non-borrowing members.	Number.
\$65,200	\$150,375	\$17,327	\$584	555	320	2,138	93	147	310
\$4,800	\$23,050	\$3,942	\$218	104	102	364	14	67	311
42,829	235,950	32,330	1,235	446	585	3,147	89	197	312
4,800	25,920	1,214	334	119	33	509	16	78	313
54,000	1-2,050	20,214	992	724	574	3,420	101	322	314
5,646	27,400	1,043	462	240	47	594	12	41	315
1,700	6,000	1,200	84	29	53	250	10	55	316
32,555	95,800	8,272	937	415	185	1,582	70	144	317
8,225	39,500	3,123	544	61	129	680	18	75	318
8,395	30,050	6,995	2,7	195	283	712	24	90	319
\$162,950	\$665,720	\$78,338	\$5,087	2,333	1,991	11,258	354	1,031	
\$4,100	\$43,618	\$10,755	\$831	282	264	1,020	35	168	320
16,994	81,960	20,276	587	180	372	1,183	85	134	321
110,425	412,500	48,762	2,566	2,000	1,366	7,970	314	866	322
\$131,519	\$543,078	\$79,793	\$3,981	2,462	2,002	10,173	434	1,168	
\$22,992	\$170,650	\$32,566	\$933	570	583	3,153	99	272	323
71,492	260,836	48,023	1,613	1,321	1,073	5,335	184	717	324
30,950	81,350	7,909	439	426	194	1,736	47	204	325
12,753	50,498	3,792	958	632	580	2,151	38	195	326
45,790	157,550	47,451	843	819	661	3,291	124	302	327
25,600	184,500	41,542	930	569	510	2,919	127	286	328
\$209,517	\$905,384	\$182,183	\$5,696	4,337	3,601	18,585	619	1,976	
\$3,322	\$11,000	\$848	\$223	62	36	238	11	55	329
1,562	14,575	1,241	216	23	31	167	9	32	330
37,368	190,150	24,041	744	496	437	3,153	111	441	331
4,440	25,300	1,584	564	127	24	453	22	87	332
21,773	171,176	24,707	558	279	491	2,281	125	191	333
\$68,465	\$412,201	\$52,421	\$2,305	987	1,019	6,292	278	806	
\$18,450	\$68,025	\$7,576	\$435	653	319	1,630	80	270	334
5,825	25,275	8,002	392	187	350	755	63	114	335
5,327	29,272	4,691	119	78	109	564	58	87	336
37,000	158,125	17,266	787	1,795	1,580	2,863	254	505	337
25,596	62,063	6,756	275	436	125	1,552	92	259	338
\$92,198	\$342,760	\$44,291	\$2,008	3,149	2,483	7,364	547	1,235	
\$24,700	\$86,425	\$11,621	\$436	631	280	2,190	83	211	339
\$2,100	\$14,000	\$2,126	\$50	29	33	272	30	45	340
12,950	77,550	27,201	534	1,215	946	6,590	93	299	341
.....	15,843	16,811	1,253	.....	736	278	11	12	342
68,750	374,350	26,445	997	819	547	6,363	292	477	343
13,100	68,800	17,407	355	368	450	1,420	69	224	344
2,954	20,475	4,313	339	491	674	956	34	68	345
10,890	73,410	21,066	539	852	719	4,486	102	168	346
\$110,744	\$644,428	\$115,369	\$4,067	3,774	4,105	20,365	631	1,293	
\$3,000	\$4,600	\$1,113	\$16	95	87	282	5	55	347
.....	151	124	198	25	3	22	.....	22	348
\$3,000	\$4,750	\$1,237	\$214	120	90	304	5	77	

COMPARATIVE TABLE OF TOTAL ASSETS, LIABILITIES,

Number.	NAME OF ASSOCIATION.	Total assets.	Receipts for the year, including cash on hand.
ULSTER COUNTY.			
349	Home-seekers' Co-operative Savings and Loan Association	\$145,519	\$42,977
350	Kingston Co-operative Savings and Loan Association.....	21,654	12,770
	Total	\$167,173	\$55,747
WARREN COUNTY.			
851	Glens Falls Savings and Loan Association	\$207,042	\$83,553
WAYNE COUNTY.			
352	Wayne Building Loan and Accumulating Fund Association	\$786,179	\$669,741
WESTCHESTER COUNTY.			
353	Home Building and Loan Association	\$330,£13	\$226,658
354	Mamaroneck Co-operative Savings and Loan Association.....	30,372	14,109
355	New Rochelle Co-operative Building and Loan Association	100,870	64,867
356	Peekskill Co-operative Building, Savings and Loan Association..	19,942	12,370
357	Tarrytown and North Tarrytown Building and Loan Association	22,646	9,775
358	Tuckahoe Home Building and Loan Association	69,897	42,702
359	White Plains Building and Loan Association	50,210	18,986
360	Yonkers Building and Loan Association	158,925	49,337
	Total	\$783,475	\$438,804
YATES COUNTY.			
361	Home Savings and Loan Association.....	\$16,471	\$6,509
	GRAND TOTAL.....	\$50,168,683	\$27,655,380

RECEIPTS, DISBURSEMENTS, ETC. — (*Concluded*).

Loans on mortgage for the year.	Amount outstanding on mortgages in force on property in this State.	Withdrawals for the year.	Expenses for the year.	Shares issued during the year 1895.	Shares canceled for any cause during the year 1895.	Shares in force at the close of business, December 31, 1895.	Borrowing members.	Non-borrowing members.	Number.
\$24,062 9,300	\$136,662 19,650	\$12,077 1,063	\$553 145	240 211	368 49	2,595 663	90 14	591 112	349 350
\$33,362	\$156,312	\$13,140	\$698	451	417	3,258	104	703	
\$37,701	\$180,927	\$10,427	\$1,312	1,124	577	4,488	136	436	351
\$199,921	\$600,293	\$289,313	\$31,027	7,938	9,939	20,468	625	4,625	352
\$102,266 8,200 37,705 6,700 6,811 11,200 5,300 20,855	\$293,750 27,300 86,300 15,700 22,600 58,250 41,050 153,755	\$57,836 1,304 18,388 2,227 1,026 3,528 4,577 19,552	\$2,834 208 672 103 179 492 347 1,899	911 115 380 108 187 270 62 1,697	871 47 455 68 54 115 9 0 834	4,873 645 1,910 504 583 1,286 664 3,172	156 21 73 19 16 51 32 54	471 75 112 67 62 200 77 283	353 354 355 356 357 358 359 360
\$199,637	\$698,705	\$108,438	\$6,734	3,730	2,534	13,637	422	1,407	
\$2,125	\$14,625	\$1,925	\$166	117	88	367	17	75	361
\$11,085,852	\$34,433,137	\$10,223,725	\$1,031,043	493,932	417,675	1,414,166	30,791	135,694	

LOT ASSOCIATIONS.

LOT ASSOCIATIONS.

ERIE COUNTY.

SOUTH PARK BUILDING LOT ASSOCIATION.

No. 2 Townsend Block, Buffalo, N. Y.

[Organized under Laws of 1892. Commenced business 1893.]

ASSETS.

Real estate (purchase).....	\$26,976 00
Cash on hand and in bank.....	263 08
	<hr/>
	\$27,239 08
	<hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$16,363 08
Balance due on real estate.....	10,876 00
	<hr/>
	\$27,239 08
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$444 27
Subscriptions on shares (installment).....	5,693 00
	<hr/>
	\$6,137 27
	<hr/>

DISBURSEMENTS.

Advertising and printing, etc.....	\$24 19
Paid on land	5,200 00
Interest on land.....	650 00
Cash on hand	263 08
	<hr/>
	\$6,137 27
	<hr/>

Officers.	Names.	Post-office address.
<i>President</i>	EDWARD COONLY.....	Buffalo, N. Y.
<i>Secretary</i>	W. S. SERVIS.....	Buffalo, N. Y.
<i>Treasurer</i>	GEO. N. LANG	Buffalo, N. Y.

MONROE COUNTY.

BAUER HOMESTEAD ASSOCIATION.

No. 145 Powers Block, Rochester, N. Y.

[Organized under Laws of 1851. Commenced business 1891.]

ASSETS.

Real estate (purchase).....	\$4,649 17
Cash on hand and in bank.....	80 46
Bond of West Side Sewer Commission, 6 per cent....	500 00
Taxes and expenses paid.....	2,603 66
	<hr/>
	\$7,833 29
	<hr/> <hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$7,333 29
Bond of West Side Sewer Commission.....	500 00
	<hr/>
	\$7,833 29
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$153 69
Subscriptions on shares (installment).....	680 70
	<hr/>
	\$834 39
	<hr/> <hr/>

DISBURSEMENTS.

City and county taxes.....	\$339 52
Banking department.....	14 41
C. H. Palmer, on contract.....	400 00
Cash on hand.....	80 46
	<hr/>
	\$834 39
	<hr/> <hr/>

Officers.	Names.	Post-office address.
<i>President</i>	ALBERT O. FENN.....	Cor. Main & Stone sts.
<i>Secretary</i>	WILLIAM J. TRIMBLE...	101 Powers Block.
<i>Treasurer</i>	WILLIAM J. TRIMBLE...	101 Powers Block.
<i>Attorney</i>	JOHN E. DURAND	Durand Block.

BEACHWOOD HOMESTEAD LOT ASSOCIATION.

No. 243 East Main Street, Rochester, N. Y.

[Organized under Laws of 1851. Commenced business 1889.]

ASSETS.

Balance due from stockholders on lots.....	\$23,462 96
Due from stockholders who have deeds.....	50 86
	<hr/>
	\$23,513 82
	<hr/> <hr/>

LIABILITIES.

Amount due on first mortgage.....	\$13,500 00
Amount due on second mortgage.....	7,848 58
Amount due for interest on second mortgage.....	437 46
Balance in interest fund.....	827 84
Balance in expense fund.....	308 45
Amount due to treasurer.....	552 72
Surplus.	38 77
	<hr/>
	\$23,513 82
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$642 18
Subscriptions on shares (installment).....	2,049 35
Amount returned to treasurer, which was in the hands of attorneys for releases.....	900 00
Amount treasurer received as return interest.....	145 00
Advanced by treasurer.....	552 72
	<hr/>
	\$4,289 25
	<hr/> <hr/>

DISBURSEMENTS.

Advertising and printing.....	\$6 25
Paid on second mortgage	3,604 00
Paid interest on first mortgage.....	679 00
	<hr/>
	\$4,289 25
	<hr/> <hr/>

1088 REPORT ON CO-OPERATIVE SAVINGS AND LOAN ASSOCIATIONS.

Officers.	Names.	Post-office address.
<i>Vice-President</i> ...	ED. KELSEY.....	Electric Street Car Office.
<i>Sec'y and Treas</i> ..	JOHN A. MENG.....	243 East Main street.
<i>Attorneys</i>	SULLIVAN & HAWKINS..	Elwood Building.

COLUMBIA BUILDING LOT ASSOCIATION.

Rochester, N. Y.

[Organized under Laws of 1892. Commenced business 1893.]

ASSETS.

Real estate (cost of land).....	\$35,000 00
Cash on hand and in bank.....	228 72
Improvement fund	6,225 00
	<hr/>
	\$41,453 72
	<hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$8,728 72
Balance to be paid on mortgages.....	26,500 00
Improvement fund	6,225 00
	<hr/>
	\$41,453 72
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$299 80
Subscriptions on shares (installment).....	4,848 76
Rent	350 00
	<hr/>
	\$5,498 56
	<hr/>

DISBURSEMENTS.

Paid on mortgage	\$2,500 00
Interest	1,454 58
Salaries	447 00
Taxes	444 45

LOT ASSOCIATIONS.

1089

Expense.	\$23 81
Bills payable	400 00
Cash on hand	228 72
	<hr/>
	\$5,498 56
	<hr/>

Officers.	Names.	Post-office address.
<i>President</i>	FREDERICK FREUND	Rochester, N. Y.
<i>Secretary</i>	CHARLES L. HUNT	Rochester, N. Y.
<i>Treasurer</i>	JACOB J. AUGUSTIN	Rochester, N. Y.

EAST MAIN STREET HOMESTEAD ASSOCIATION.

No. 29 State Street, Rochester, N. Y.

[Organized under Laws of 1851. Commenced business 1890.]

ASSETS.

Due from members of association, balance on lots . . .	\$28,381 60
	<hr/>

LIABILITIES.

Due C. S. Alden, balance of principal, purchase-price of lots	\$28,381 60
	<hr/>

RECEIPTS.

Subscriptions on shares	\$4,224 97
	<hr/>

DISBURSEMENTS.

Salaries	\$156 00
Advertising, printing and postage	6 00
C. S. Alden, on land contract, principal and interest,	3,718 23
State banking department, examiner's fees, \$13; as-	
essment, \$4.03	17 03
Cleaning sidewalks	1 80
Taxes, county and city	325 91
	<hr/>
	\$4,224 97
	<hr/>

1090 REPORT ON CO-OPERATIVE SAVINGS AND LOAN ASSOCIATIONS.

Officers.	Names.	Post-office address.
<i>President</i>	EDMUND W. MERRILL,	Rochester Bridge Works.
<i>Sec'y and Treas.</i>	GEO. S. CRITTENDEN,	103 East Main street.
<i>Attorney</i>	W. B. CRITTENDEN..	200 Powers Block.

GARDINER HOMESTEAD ASSOCIATION.

Rochester, N. Y.

[Organized under Laws of 1851. Commenced business 1891.]

ASSETS.

Real estate.	\$183,495 69
Cash on hand and in bank.	3,059 04
Expenses paid.	2,475 27
City of Rochester.	4,750 00
	<hr/>
	\$193,780 00
	<hr/> <hr/>

LIABILITIES.

Borrowed money.	\$9,750 00
Bond and mortgage.	184,030 00
	<hr/>
	\$193,780 00
	<hr/> <hr/>

RECEIPTS.

Subscriptions on shares (installment).	25,189 71
Cash on hand January 1, 1895.	\$1,451 41
	<hr/>
	\$26,641 12
	<hr/> <hr/>

DISBURSEMENTS.

Rent.	\$411 36
Incidentals.	273 99
Real estate.	10,561 73
Mortgage.	12,335 00
Cash on hand.	3,059 04
	<hr/>
	\$26,641 12
	<hr/> <hr/>

Officers.	Names.	Post-office address.
<i>President</i>	CHAS. H. PALMER	Traders' National Bank.
<i>Secretary</i>	CHAS. S. ALDEN	Rochester Bridge & Iron Works.
<i>Treasurer</i>	GEO. W. PALMER	145 Powers Building.
<i>Attorney</i>	DAVID HAYS	Elwood Building.

GOODMAN STREET HOMESTEAD ASSOCIATION.

No. 145 Powers Block, Rochester, N. Y.

[Organized under Laws of 1851. Commenced business 1889.]

ASSETS.

Real estate	\$14,305 93
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LIABILITIES.

Borrowed money	\$8,850 00
Suspense account	84 94
Bond and mortgage	4,500 00
Overdraft	870 99
	<u>\$14,305 93</u>

RECEIPTS.

Cash on hand January 1, 1895	\$446 65
Subscriptions on shares (installment)	1,726 47
Overdraft, Traders' National Bank	870 99
	<u>\$3,044 11</u>

DISBURSEMENTS.

Paid on bond and mortgage	\$2,500 00
Rent and incidentals	207 02
Real estate	337 09
	<u>\$3,044 11</u>

1092 REPORT ON CO-OPERATIVE SAVINGS AND LOAN ASSOCIATIONS.

Officers.	Names.	Post-office address.
<i>President</i>	CHAS. H. PALMER....	Traders' National Bank.
<i>Secretary</i>	A. O. FENN.....	Alliance Bank.
<i>Treasurer</i>	GEO. W. PALMER.....	145 Powers Block.
<i>Attorney</i>	D. HAYS	Elwood Building.

HAWTHORN TERRACE ASSOCIATION.

No. 448 Powers Block, Rochester, N. Y.

[Organized under Laws of 1851. Commenced business 1888.]

ASSETS.

Cost of land.....	\$100,000 00
Cost of lot 3.....	1,325 00
Improvements.....	104,648 25
Expense account.....	11,137 54
Money loaned.....	48 84
Cash on hand.....	774 88
	<hr/>
	\$217,934 51
	<hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$201,121 79
Due bond and mortgage.....	15,326 42
Due contracts.	1,486 30
	<hr/>
	\$217,934 51
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$793 57
Subscriptions on shares (installment).....	20,488 17
Subscriptions on shares (expense account).....	8,020 86
Loans returned.	125 00
Transfers received.	27 00
Interest received.	138 91
Bills payable, discounted.....	1,785 00
Tax returned.	9 04
	<hr/>
	\$31,387 55
	<hr/>

DISBURSEMENTS.

Paid on mortgages.....	\$15,847 98
Paid on contracts.....	6,489 22
Paid taxes	2,538 21
Paid interest.....	1,733 12
Salaries.	82 50
Advertising and printing.....	27 20
Bills payable.	2,300 00
Purchase lot 3.....	1,325 00
Cash returned, overpayments.....	269 44
Cash on hand.....	774 88
	<hr/>
	\$31,387 55
	<hr/>

Officers.	Names.	Post-office address.
<i>President</i>	S. C. TRUESDALE.....	Rochester, N. Y.
<i>Secretary</i>	F. W. AVERY.....	Rochester, N. Y.
<i>Treasurer</i>	HARRY B. ALLEN.....	Rochester, N. Y.
<i>Attorney</i>	GEORGE TRUESDALE.....	Rochester, N. Y.

HAYWARD HOMESTEAD TRACT ASSOCIATION.

Rochester, N. Y.

[Organized under Laws of 1851. Commenced business 1889.]

ASSETS.

Real estate.	\$15,102 93
Cash on hand and in bank.....	140 07
Expense.	757 00
	<hr/>
	\$16,000 00
	<hr/>

LIABILITIES.

Due on bond and mortgage.....	\$16,000 00
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$557 71
Subscriptions on shares	9,303 29
	<hr/>
	\$9,861 00
	<hr/>

1094 REPORT ON CO-OPERATIVE SAVINGS AND LOAN ASSOCIATIONS.

DISBURSEMENTS.

Bond and mortgage.....	\$8,000 00
Real estate	1,550 68
Incidentals	170 25
Cash on hand	140 07
	<hr/>
	\$9,861 00
	<hr/>

Officers.	Names.	Post-office address.
<i>President</i>	PETER W. ZEEVELD...	Traders' National Bank.
<i>Secretary</i>	HENRY F. MARKS.....	Traders' National Bank.
<i>Treasurer</i>	CHAS. H. PALMER.....	Traders' National Bank.
<i>Attorney</i>	DAVID HAYS.....	Elwood Building.

HUDSON AVENUE BUILDING LOT ASSOCIATION.

Rochester, N. Y.

[Organized under Laws of 1851. Commenced business 1891.]

ASSETS.

Real estate.....	\$10,544 20
Cash on hand and in bank.....	26 47
	<hr/>
	\$10,570 67
	<hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$3,648 50
Due on bond and mortgage.....	5,908 68
Surplus	1,013 49
	<hr/>
	\$10,570 67
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$98 81
Subscriptions on shares (installment).....	3,443 79
	<hr/>
	\$3,542 60
	<hr/>

DISBURSEMENTS.

Paid on mortgages.....	\$3,380 80
Salaries.....	104 00
Banking department, State of New York.....	15 00
Abstract Title Company, for searches.....	16 33
Cash on hand.....	26 47
	<hr/>
	\$3,542 60
	<hr/>

Officers.	Names.	Post-office address.
<i>President</i>	MARTIN J. CALIHAN.....	232 State street.
<i>Secretary</i>	JOHN C. KOESTERER.....	27 Joslyn Park.
<i>Treasurer</i>	JOHN HOFHERR.....	N. Clinton street.
<i>Attorney</i>	JOHN MURPHY.....	222 Powers Building.

JACKSON HOMESTEAD ASSOCIATION.

Rochester, N. Y.

[Organized under Laws of 1851. Commenced business 1890.]

ASSETS.

Real estate.....	\$10,230 00
Cash on hand and in bank.....	20 70
	<hr/>
	\$10,250 70
	<hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$6,616 77
Borrowed money and bond and mortgage.....	3,633 93
	<hr/>
	\$10,250 70
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$1 12
Subscriptions on shares (installment).....	2,320 58
	<hr/>
	\$2,321 70
	<hr/>

1096 REPORT ON CO-OPERATIVE SAVINGS AND LOAN ASSOCIATIONS.

DISBURSEMENTS.

Paid on mortgage.....	\$2,301 00
Cash on hand.....	20 70
	<hr/>
	\$2,321 70
	<hr/> <hr/>

Officers.	Names.	Post-office address.
<i>President</i>	HARVEY F. REMINGTON.	Elwood Building.
<i>Sec'y and Treas.</i>	ERASTUS U. ELY.....	1010 Wilder Building.
<i>Attorney</i>	M. E. LEWIS.....	Elwood Building.

LAKE VIEW HOMESTEAD ASSOCIATION.

Rochester, N. Y.

[Organized under Laws of 1851. Commenced business 1890.]

ASSETS.

Real estate*.....	\$8,267 52
Installments due and unpaid.....	36,107 50
	<hr/>
	\$44,375 02
	<hr/> <hr/>

LIABILITIES.

Amount due on mortgage.....	\$38,079 70
Amount paid for outlet sewer.....	4,000 00
Due the association from the above account.....	2,295 32
	<hr/>
	\$44,375 02
	<hr/> <hr/>

RECEIPTS.

Subscriptions on shares.....	\$103,818 36
	<hr/> <hr/>

* The item marked real estate above, was streets laid out on said tract, but on a unanimous vote of the association they were made in lots to be sold for the benefit of the association. The executors have assumed the liabilities of the association and taken same in lieu thereof.

DISBURSEMENTS.

Paid on mortgage.....	\$103,806 36
Paid banking department.....	12 00
	<hr/>
	\$103,818 36
	<hr/>

Officers.	Names.	Post-office address.
<i>President</i>	W. J. CURTIS.....	22 Exchange street.
<i>Treasurer</i>	W. T. BRADLEY.....	205 Granite Block.
<i>Attorney</i>	F. M. BOTTUM.....	24 Trust Building.

LEIGHTON LEA ASSOCIATION.

Rochester, N. Y.

[Organized under Laws of 1851. Commenced business 1891.]

ASSETS.

Real estate (purchase).....	\$70,011 04
Cash on hand and in bank.....	3,353 28
Title Insurance Company, contract.....	162 49
	<hr/>
	\$73,526 81
	<hr/>

LIABILITIES.

Undivided earnings.....	\$25,251 35
Mortgage.....	48,000 00
Accounts payable.....	275 46
	<hr/>
	\$73,526 81
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$2,071 05
Mortgages redeemed.....	234 00
Interest.....	67 41
Improvements.....	125 34
Taxes.....	21 72
Dues.....	8,820 27
	<hr/>
	\$11,339 79
	<hr/>

DISBURSEMENTS.

Paid on mortgage.....	\$3,500 00
Salaries.....	496 00
Interest.....	3,092 98
Legal expenses.....	60 00
Postage, stationery and office expense.....	225 00
Bank department.....	29 34
Expense annual meeting.....	16 61
Improvements.....	399 92
Searches.....	16 76
Taxes.....	149 90
Cash on hand.....	3,353 28
	<hr/>
	\$11,339 79
	<hr/>

Officers.	Names.	Post-office address.
<i>President</i>	ALFRED R. MANDEVILLE..	280 East Main street.
<i>Secretary</i>	WENDELL M. SMITH.....	Granite Building.
<i>Treasurer</i>	JOHN M. STEELE.....	51 German Insurance Building.
<i>Attorney</i>	JOHN M. STEELE.....	51 German Insurance Building.

LINCOLN PARK LAND ASSOCIATION.

Rochester, N. Y.

[Organized under Laws of 1851: Commenced business 1888.]

ASSETS.

Real estate purchased.....	\$23,132 00
Add improvements.....	12,139 32
	<hr/>
	\$35,271 32
Eighty-two-two hundred and sixty-fifths of real estate sold.....	10,914 10
	<hr/>
Total value of real estate.....	\$24,357 22
Due on sale of lots.....	940 00
Cash on hand.....	131 50
	<hr/>
	\$25,428 72
	<hr/>

LIABILITIES.

Three hundred and eighty-four shares of stock.....	\$19,200 00
Mortgage on real estate.....	3,500 00
Surplus.....	2,728 72
	<hr/>
	\$25,428 72
	<hr/> <hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$579 12
Interest received.....	84 14
Rent.....	57 00
On lots sold.....	147 05
	<hr/>
	\$867 31
	<hr/> <hr/>

DISBURSEMENTS.

Salaries.....	\$78 00
Legal bills.....	348 78
Banking department.....	15 99
Taxes.....	68 22
Interest.....	175 00
Grading, etc.....	39 94
Title insurance policies.....	9 88
Cash on hand.....	131 50
	<hr/>
	\$867 31
	<hr/> <hr/>

Officers.	Names.	Post-office address.
<i>President</i>	CHARLES SMITH.....	15 Hill street.
<i>Sec'y and Treas.</i>	CHARLES F. MERTZ..	15 Hill street.
<i>Attorney</i>	J. M. STEELE.....	52 German Ins. Co. Bldg.

1100 REPORT ON CO-OPERATIVE SAVINGS AND LOAN ASSOCIATIONS.

McKEE PLACE LAND ASSOCIATION.

Rochester, N. Y.

[Organized under Laws of 1851. Commenced business 1890.]

ASSETS.

Cash on hand and in bank.....	\$1,153 62
Balance due from shareholders.....	60,113 96
	<hr/>
	\$61,267 58
	<hr/> <hr/>

LIABILITIES.

Due on purchase price.....	\$57,926 46
Due expense account.....	1,025 79
Due interest account.....	2,315 33
	<hr/>
	\$61,267 58
	<hr/> <hr/>

RECEIPTS.

Payments on lots and taxes.....	\$5,149 72
For grass.	25 00
	<hr/>
	\$5,174 72
	<hr/> <hr/>

DISBURSEMENTS.

Salaries.	\$824 00
Advertising and printing.....	7 25
Paid on real estate.....	2,595 59
Taxes.	562 31
State banking department.....	28 95
Refund.....	3 00
Cash on hand.....	1,153 62
	<hr/>
	\$5,174 72
	<hr/> <hr/>

Officers.	Names.	Post-office address.
<i>President</i>	CHAS. S. ALDEN	29 State street.
<i>Secretary</i>	JOHN J. HALLER.....	100 State street.
<i>Treasurer</i>	GEO. S. CRITTENDEN	103 East Main street.
<i>Attorney</i>	W. BUTLER CRITTENDEN..	200 Powers Block.

MAPLE STREET LAND ASSOCIATION.

Rochester, N. Y.

[Organized under Laws of 1851. Commenced business 1891.]

ASSETS.

Cash on hand and in bank.....	\$23 81
Furniture and fixtures	25 00
Value of sixty-nine lots, representing all property owned by Maple Street Land Association.....	22,915 00
	<hr/>
	\$22,963 81
	<hr/>

LIABILITIES.

Owing on bond and mortgage.....	\$11,750 00
Balance representing capital paid in.....	11,213 81
	<hr/>
	\$22,963 81
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$160 43
Subscriptions on shares	2,011 70
	<hr/>
	\$2,172 13
	<hr/>

DISBURSEMENTS.

Salaries, advertising and printing and rent.....	\$54 77
Paid on bond and mortgage.....	1,425 00
Paid interest on above.....	668 55
Cash on hand.....	23 81
	<hr/>
	\$2,172 13
	<hr/>

Officers.	Names.	Post-office address.
<i>President</i>	M. C. MAHONEY.....	Warner and Wolf streets.
<i>Secretary</i>	J. P. McMAHON.....	P. O. Box 611.
<i>Treasurer</i>	MICHAEL ZELLER....	Jay and Ames streets.
<i>Attorney</i>	GEO. H. SMITH.....	Wilder Building.

MONROE AVENUE HOMESTEAD ASSOCIATION.

Rochester, N. Y.

[Organized under Laws of 1851. Commenced business 1890.]

ASSETS.

Real estate.	\$38,500 63
Cash on hand and in bank.	559 62
City of Rochester (water mains).	701 76
Expenses paid.	1,727 7½
	<hr/>
	\$41,489 76
	<hr/>

LIABILITIES.

Bills payable.	\$701 76
Bond and mortgage.	40,788 00
	<hr/>
	\$41,489 76
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.	\$89 46
Subscriptions on shares (installment).	17,968 37
Initiation, entrance or membership fee.	30 00
	<hr/>
	\$18,087 83
	<hr/>

DISBURSEMENTS.

Bond and mortgage.	\$14,125 00
Real estate.	2,899 90
Rent.	396 98
Incidentals.	106 33
Cash on hand.	559 62
	<hr/>
	\$18,087 83
	<hr/>

Officers.	Names.	Post-office address.
<i>President</i>	HENRY F. MARKS.	Traders' National Bank.
<i>Secretary</i>	CHARLES H. PALMER.	Traders' National Bank.
<i>Treasurer</i>	GEO. W. PALMER.	147 Powers Building.
<i>Attorney</i>	DAVID HAYS.	Elwood Building.

NEWCOMB HOMESTEAD ASSOCIATION.

Rochester, N. Y.

[Organized under Laws of 1851. Commenced business 1890.]

ASSETS.

Real estate.	\$11,858 14
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LIABILITIES.

Bond and mortgage.	\$11,850 00
Traders' National Bank.	8 14
	<hr/>
	\$11,858 14
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.	\$400 56
Subscriptions on shares (installment).	3,993 41
Traders' National Bank.	8 14
	<hr/>
	\$4,402 11
	<hr/>

DISBURSEMENTS.

Bills payable.	\$200 00
Real estate.	3,731 41
Rent and incidentals.	470 70
	<hr/>
	\$4,402 11
	<hr/>

Officers.	Names.	Post-office address.
<i>President</i>	CHARLES H. PALMER.	Rochester, N. Y.
<i>Secretary</i>	GEO. N. HOPKINS.	Rochester, N. Y.
<i>Treasurer</i>	GEO. W. PALMER.	Rochester, N. Y.

1104 REPORT ON CO-OPERATIVE SAVINGS AND LOAN ASSOCIATIONS.

NORTH AVENUE AND RANDOLPH STREET HOMESTEAD ASSOCIATION.

Rochester, N. Y.

[Organized under Laws of 1851. Commenced business 1890.]

ASSETS.

Real estate	\$6,885 00
Cash on hand and in bank	2 82
	<hr/>
	\$6,887 82
	<hr/>

LIABILITIES.

Due shareholders, due installments paid	\$3,172 82
Borrowed money on bond and mortgage	3,715 00
	<hr/>
	\$6,887 82
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895	\$4 23
Subscriptions on shares (installment)	448 59
	<hr/>
	\$452 82
	<hr/>

DISBURSEMENTS.

Paid on mortgage	\$400 00
Paid borrowed money	50 00
Cash on hand	2 82
	<hr/>
	\$452 82
	<hr/>

Officers.	Names.	Post-office address.
<i>President</i>	DERRICK W. ROSS	Wilder Building.
<i>Sec'y and Treas.</i>	ERASTUS U. ELY	1010 Wilder Building.
<i>Attorney</i>	HARVEY F. REMINGTON	11 Elwood Building.

NORTH AVENUE BUILDING LOT ASSOCIATION.

Rochester, N. Y.

[Organized under Laws of 1851. Commenced business 1889.]

ASSETS.

Due from shareholders on shares of stock	\$6,329 25
	<hr/>

LIABILITIES.

Due on land contract for purchase of land.....	\$6,329 25
--	------------

RECEIPTS.

Paid on per cent. of shares of stock of members....	\$625 14
---	----------

DISBURSEMENTS.

Paid on contract for land and improvements.....	\$625 14
---	----------

Officers.	Names.	Post-office address.
<i>President</i>	C. ECKHARDT.....	Rochester, N. Y.
<i>Sec'y and Treas</i> ...	H. T. BRAMAN.....	119 Powers Block.

SEHM TRACT BUILDING LOT ASSOCIATION.

Rochester, N. Y.

[Organized under Laws of 1892. Commenced business 1893.]

ASSETS.

Real estate and improvements.....	\$19,900 00
Cash on hand and in bank.....	497 50
	<hr/>
	\$20,397 50
	<hr/>

LIABILITIES.

Due on mortgage.....	\$11,382 00
Interest on mortgage.....	254 00
Improvements.....	1,000 00
Due shareholders.....	7,761 50
	<hr/>
	\$20,397 50
	<hr/>

1106 REPORT ON CO-OPERATIVE SAVINGS AND LOAN ASSOCIATIONS.

RECEIPTS.

Cash on hand January 1, 1895.....	\$33 57
Dues	2,194 25
	<hr/>
	\$2,227 82
	<hr/>

DISBURSEMENTS.

Salaries	\$85 00
Printing	49 92
Rent	10 00
Taxes	109 73
Paid notes	350 00
Interest	609 71
Attorney	100 08
State examiner	13 25
Paid on principal.....	293 00
Improvements	109 63
Cash on hand.....	497 50
	<hr/>
	\$2,227 82
	<hr/>

Officers.	Names.	Post-office address.
<i>President</i>	LOUIS WILLIAMS.....	10 Gilmore street.
<i>Secretary</i>	ANTHONY SCHILLING.....	111 Hudson Park.
<i>Treasurer</i>	JO. WEIDENBORNER	141 Bay street.
<i>Attorneys</i>	WILE & GOFF.....	240 Powers Block.

SOUTH PARK HOMESTEAD TRACT ASSOCIATION.

No. 53 Reynolds Arcade, Rochester, N. Y.

[Organized under Laws of 1851. Commenced business 1889.]

ASSETS.

Real estate (purchase).....	\$19,233 00
	<hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$7,664 77
On purchase-money mortgage.....	11,568 23
	<hr/>
	\$19,233 00
	<hr/>

RECEIPTS.

Subscriptions on shares (installment).....	\$1,423 17
--	------------

DISBURSEMENTS.

County and city taxes.....	\$196 62
Bank examiner.....	19 85
Corporation tax.....	3 25
Paid on purchase-money mortgage.....	1,203 45
	<u>\$1,423 17</u>

Officers.	Names.	Post-office address.
<i>President</i>	RANSOM H. MILLER.....	Rochester, N. Y.
<i>Secretary</i>	JOHN C. CULVER.....	Rochester, N. Y.
<i>Treasurer</i>	CHAS. A. WIDENER.....	Rochester, N. Y.
<i>Attorney</i>	CHAS. A. WIDENER.....	Rochester, N. Y.

WEBSTER AVENUE HOMESTEAD LOT ASSOCIATION.

No. 243 East Main Street, Rochester, N. Y.

[Organized under Laws of 1851. Commenced business 1890.]

ASSETS.

Balance due from stockholders on lots, principal and interest.	<u>\$6,538 14</u>
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LIABILITIES.

Balance due on bond and mortgage, principal and interest.	<u>\$6,538 14</u>
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RECEIPTS.

Subscriptions on shares (installment and interest)..	<u>\$2,490 98</u>
--	-------------------

DISBURSEMENTS.

Paid on mortgage and interest.....	<u>\$2,490 98</u>
------------------------------------	-------------------

Officers.	Names.	Post-office address.
<i>President</i>	ADOLPH SHRECK.....	Scio street.
<i>Sec'y and Treas.</i>	JOHN A. MENG.....	243 East Main street.
<i>Attorneys</i>	SULLIVAN & HAWKINS...	Elwood Building.

WILLIAM OTIS BUILDING LOT ASSOCIATION.

Rochester, N. Y.

[Organized under Laws of 1851. Commenced business 1890.]

ASSETS.

Paid on real estate.....	\$77,465 00
Cash on hand and in bank.....	1,722 20
Furniture and fixtures.....	22 30
Expense account.....	1,249 96
Taxes paid.....	961 25
Street improvement.....	10,949 85
Interest paid.....	8,697 64
	<hr/>
	\$101,068 20
	<hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$89,822 25
Interest on lots deeded, including expenses.....	8,044 11
Profit and loss.....	802 00
Transfer account.....	13 00
Taxes paid on lots deeded.....	443 05
Fines.....	149 05
Received for improvement of adjoining property..	1,794 74
	<hr/>
	\$101,068 20
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$2,924 25
Payments on lots.....	3,529 75
Interest from shareholders.....	2,090 69
Interest from bank.....	41 66
Taxes received on lots deeded.....	188 25
Sale, hay, etc.....	125 00
	<hr/>
	\$8,899 60
	<hr/>

DISBURSEMENTS.

Paid on mortgage (principal).....	\$6,465 00
Paid interest on bond and mortgage.....	341 09

Rent and other expenses.....	\$213 35
Taxes paid.	157 96
Cash on hand and in bank.....	1,722 20
	<hr/>
	\$8,899 60
	<hr/>

Officers.	Names.	Post-office address.
<i>President</i>	MARVIN A. CULVER.....	Rochester, N. Y.
<i>Secretary</i>	ROBERT B. WICKES	Rochester, N. Y.
<i>Treasurer</i>	WM. J. PARKER.....	Rochester, N. Y.
<i>Attorney</i>	FRANK M. BOTTUM	Rochester, N. Y.

QUEENS COUNTY.

ASTORIA REAL ESTATE ASSOCIATION.

No. 104 Main Street, Long Island City, N. Y.

[Organized under Laws of 1851. Commenced business 1889.]

ASSETS.

Real estate (purchase).....	\$6,200 00
Cash on hand and in bank.....	23 95
	<hr/>
	\$6,223 95
	<hr/>

LIABILITIES.

Due shareholders, due installments paid.....	\$6,070 00
Surplus.	153 95
	<hr/>
	\$6,223 95
	<hr/>

RECEIPTS.

Cash on hand January 1, 1895.....	\$170 89
Subscriptions on shares (installment).....	865 00
Rent	115 40
Sale of property	2,045 00
	<hr/>
	\$3,196 29
	<hr/>

DISBURSEMENTS.

Paid on mortgage.....	\$875 00
Paid on withdrawals, dues.....	1,255 00
Interest.....	96 17
Improvement of property.....	62 54
Taxes.....	109 30
To redeem notes of association.....	750 00
Repairs to property.....	20 97
Commission to agent.....	3 36
Cash on hand.....	23 95
	<hr/>
	\$3,196 29
	<hr/> <hr/>

Officers.	Names.	Post-office address.
<i>Vice-President</i> ..	JOHN W. RANDALL...	175 E. 90th street, N. Y.
<i>Secretary</i>	JACKSON BELL.....	123 E. 76th street, N. Y.
<i>Treasurer</i>	TIMOTHY TULLUIS....	661 E. 136th street, N. Y.
<i>Attorney</i>	CHAS. BENNER.....	62 Wall street, N. Y.

FOREIGN ASSOCIATIONS.

FOREIGN ASSOCIATION.

GRANITE STATE PROVIDENT ASSOCIATION.

Manchester, N. H.

At the conclusion of the examination of the above-named association, mentioned as being in process when this report was submitted (see page 28), and basing their action on such report, the bank commissioners of New Hampshire applied for the appointment of an assignee for such association, on the ground that its condition was such as required such action for the "public safety," and Mr. David A. Taggert was appointed such assignee. Subsequent to such action, proceedings were instituted in this State which resulted in the appointment of Mr. E. E. Dickinson, as receiver of the association for this State, and he has duly qualified and entered on the discharge of his duties under such appointment.

BLANK USED FOR ANNUAL REPORT.

ANNUAL REPORT

Of the

located at No street,

in the of

.....for the year ending December 31, 1896,

made to the Superintendent of Banks, pursuant to the provisions of Chapter 689 of the Laws of 1892, Article V, as amended.

Organized under Laws of 18.... Commenced business

Assets.

1. Loans on bond and mortgage (face value)..... \$.....
(See Schedule A.)
2. Loans on shares.....
3. Loans on other securities.....
4. Stocks and bonds (see Schedule F.).....
5. *Real estate
6. Cash on hand and in bank.....
7. Furniture and fixtures
8. Installments due and unpaid
9. Interest, premium, fees and fines, due and unpaid \$.....
10. Other assets (see Schedule B.).....

Liabilities.

1. Due shareholders, installments \$.....
2. Due shareholders, single-payment shares.....
3. Due shareholders, matured shares
4. Balance to be paid out on loans made
- (See Schedule A.)
5. Borrowed money.....
6. Earnings credited.....
7. Earnings undivided.....
8. Other liabilities (see Schedule C.).....

* How acquired:.....

REPORT FOR THE YEAR ENDING DECEMBER 31, 1896.

Receipts.

1. Cash on hand January 1, 1896 \$.....
2. Subscriptions on installment shares.....
3. Subscriptions on single payment shares.....
4. Money borrowed.....
5. Mortgages redeemed (in whole or in part). (See Schedule A.).....
6. Other loans redeemed.....
7. Real estate sold.....
8. Fees received.....
9. Premium received
10. Interest received.....
11. Fines received.....
12. Rent received.....
13. Other receipts (see Schedule D.).....

Disbursements.

1. Loaned on mortgage (see Schedule A.)..... \$.....
2. Loaned on other securities,
3. Paid on withdrawals, dues,
4. Paid on withdrawals, interest and dividends
5. Paid single-payment shares
6. Paid matured shares.....
7. Paid borrowed money.....
8. Paid interest.....
9. Paid for real estate.....
10. Paid salaries, clerk hire and commissions
11. Paid advertising, printing and postage
12. Paid rent.....
13. Paid repairs to real estate.....
14. Paid taxes, insurance, etc.....
15. Other disbursements (see Schedule E.).....
16. Cash on hand Dec. 31, 1896,

1. Is the plan of your association permanent, serial or terminating?.....
2. What is the par value of stock per share (matured)?.....
3. Are your installment payments weekly or monthly; what amount per share?.....
4. How many shares were in force January 1, 1896?.....
 How many were issued during the year 1896?.....
 How many shares were withdrawn during the year?.....
 How many shares in force at the close of business December 31, 1896?....
5. How many borrowing members have you?.....Give total
 number of shares now held by them:.....
6. How many non-borrowing members have you?.....Give total
 number of shares now held by them:.....
7. How many female shareholders?.....How many
 shares now held by them?.....
8. What rate of interest is paid by borrowing member?.....
9. Is your admission or membership fee per share or per member?
 How much?.....
10. Total admission fees received by the association during year (whether to
 association or agents):.....
11. Have you a withdrawal fee?.....What?.....
12. In what States and what counties of this State have you money loaned?....
13. State the largest mortgage loan you have outstanding:.....
14. State amount outstanding on mortgages in force on property in this
 State:.....
15. What premium plan do you follow: installment, or gross or premium
 interest?.....
16. Have you an expense fund?.....Of what does it consist?.....
 Give total amount of expense fund received during year:.....
 Give balance on hand of expense fund December 31, 1896:.....
17. What officers are under bonds?.....
 In what amount each?.....
18. State total operating expenses for the year:.....
19. How are agents paid?.....
20. How many foreclosures did you have in 1896?.....

1116 REPORT ON CO-OPERATIVE SAVINGS AND LOAN ASSOCIATIONS.

SCHEDULE A.

Loans on bond and mortgage in report of 1895						
Less balance to be paid out.....						
Net amount in mortgages.....						
Amount loaned during year						
Amount redeemed during year						
Total as per "1" in assets.....						

SCHEDULE B.

Other assets :						
.....						
.....						
.....						
.....						

SCHEDULE C.

Other liabilities :						
.....						
.....						
.....						
.....						

SCHEDULE D.

Other receipts :						
.....						
.....						
.....						
.....						

SCHEDULE E.

Other disbursements :						
.....						
.....						
.....						
.....						

SCHEDULE F.

List of stocks and bonds :						
.....						
.....						
.....						
.....						

STATE OF NEW YORK,
COUNTY OF } ss. :

....., President, and

*Secretary Treasurer, of the Association, being duly sworn, each for himself deposes and says, that the foregoing statement and report of the assets and liabilities of the said association at the close of business, December 31, 1896, and of the receipts and disbursements in the calendar year ending on said December 31, 1896, is a full, complete and true statement and report in all particulars, and that the schedules and answers to the questions herein are true in all respects to the best of his knowledge and belief.

Sworn to before me, this....day } , President.
of , 1897. } * , Secretary Treasurer.

.....
.....

N. B. — In filling out this report care should be taken to answer each question clearly.

The assets and liabilities must balance; as also the receipts and disbursements, plus the "cash on hand."

This report *must* be filed with the Superintendent at the Banking Department, State Hall, Albany, on or before the thirtieth day of January, unless the time for filing is, for good cause, extended by the Superintendent on application made to him at said address. If not so filed, the association is liable to pay a forfeit of ten dollars per day for every day delayed beyond that date, which forfeit the law makes it the duty of the Superintendent to collect.

The law requires that the report be made for the year beginning January first and ending December thirty-first, and this is required to be done even though this does not correspond with the business year of the association.

Any other or further information desired will be gladly given on application, either personally or by letter, to the Banking Department, Albany, N. Y.

*Erase title of officer not signing.

REPORT OF THE	.....

NAMES OF OFFICERS AND DIRECTORS.	..... President.
	..... P. O. address
	..... Secretary.
	..... P. O. address
	..... Treasurer.
	..... P. O. address
	..... Attorney.
	..... P. O. address

	Filed 1897.

LAW

GOVERNING THE ORGANIZATION

AND

SUPERVISION

OF

CO-OPERATIVE SAVINGS AND LOAN ASSOCIATIONS.

THE BANKING LAW.

Chapter XXXVII of the General Laws.

(CHAPTER 689 OF THE LAWS OF 1892, AS AMENDED.)

AN ACT IN RELATION TO BANKING CORPORATIONS.

The People of the State of New York, represented in Senate and Assembly, do enact as follows:

SECTION 1. **Short title.** — This chapter shall be known as the banking law, and shall be applicable to all corporations and individuals specified in the next section.

* * * * *

*§ 2. * * * The term, building and mutual loan corporations or associations, when so used, means a corporation formed for the purpose of accumulating a fund for the purchase of real property, the erection of buildings, or the making of other improvements on lands, or to pay off incumbrances thereon, or to aid its members in acquiring real property, making improvements thereon or removing incumbrances therefrom, or of accumulating a fund to be returned to its members in specified cases.

*The term co-operative loan association, when so used, means a corporation formed for the purpose of encouraging industry, frugality, home-building and the saving of money by its members, the accumulation of savings, the loaning of such accumulations to its members, and the repayment to each member of his savings when they have accumulated to a certain sum, or at any time when he shall desire the same, or the association shall desire to repay the same.

*The term, building and mutual loan corporations or associations,

* These names changed by amended article V, *infra*.

and co-operative loan associations, shall include every corporation, company or association doing business in this state and having for a part of its title or name the words building association, building and loan association, savings and loan association, savings association or co-operative bank, and every corporation, company or association whose stock is wholly or in part payable by a cumulative fund in regular or periodical installments, or which is doing business in the form and of a character similar to that authorized by articles five and six of this chapter, organized or incorporated in any state or country outside of this state.

§ 3. **The banking department; superintendent.** — There shall continue to be a banking department charged with the execution of the laws relating to the corporations and individuals to which this chapter is applicable. The chief officer of such department shall continue to be the superintendent thereof, to be known as the superintendent of banks.

* * * * *

§ 7. **Expenses; how defrayed.** — All the expenses incurred in and about the conduct of the business of the department, including the salary of the superintendent and clerks, shall be charged to and paid by the corporations and individuals required to report to the superintendent under the provisions of this chapter in such proportions as the superintendent shall deem just and reasonable.

The expenses incurred and services performed on account of any such corporation or individual shall be charged to and paid by the corporation or individual for whom they were incurred or performed. If any corporation or individual shall not, after due notice, pay any such charges, the superintendent may apply the proceeds of the sale of or the dividends on any stock or the interest on any bonds and mortgages in his hands deposited by such corporation or individual to the payment of such charges, with interest at the rate of six per cent.

The moneys so applied, and all moneys received by him in payment of such charges, shall be deposited and paid by him into the treasury of the state, to reimburse all sums advanced from the treasury for such expenses, except moneys received from any cor-

poration or individual banker for expenses incurred or services performed on account of any such corporation or individual, which moneys shall be applied by the superintendent in payment of such expenses and a verified account thereof included in his annual report.

If any such corporation or individual shall fail to pay such charges as herein required, and there are no stocks, bonds or mortgages in the department, the dividends or interest on which can be applied in payment thereof, the superintendent shall report to the attorney-general the failure of any such corporation or individual to pay such charges, and the attorney-general shall thereupon bring an action in the name of the people for the recovery of such charges.

[Changed somewhat by amended article V, *infra*.]

§ 8: **Powers of superintendent.** — Every corporation and individual banker specified in section two of this chapter shall be subject to the inspection and supervision of the superintendent of banks. He shall, either personally or by some competent person or persons to be appointed by him, to be known as examiners, visit and examine every such corporation and individual banker, other than savings banks, at least once in each year, and savings banks once in two years. On every such examination inquiry shall be made as to the condition and resources of the corporation, the mode of conducting and managing its affairs, the action of its directors, the investment of its funds, the safety and prudence of its management, the security afforded to those by whom its engagements are held, and whether the requirements of its charter and of law have been complied with in the administration of its affairs; and as to such other matters as the superintendent may prescribe.

He shall have power in like manner to examine every corporation and individual banker specified in section two whenever in his judgment its condition and management is such as to render an examination of its affairs necessary and expedient.

The superintendent and every such examiner shall have power to administer an oath to any person whose testimony may be required on any such examination, and to compel the appearance

and attendance of any such person for the purpose of any such examination.

If the examination shall be made by the superintendent, or by one or more of the regular clerks in the department, no charge shall be made except for necessary traveling and other actual expenses.

* * * * *

§ 13. Affidavit to be made before commencing business.—

No such corporation shall commence its corporate business until its president and cashier or treasurer or secretary, or its two principal officers, by whatever name known, shall have made and subscribed an affidavit stating that the whole of its capital stock, or such portion thereof as by law shall be required to be paid or secured before the commencement of its operations, has been actually paid or secured to be paid, according to law. Such affidavit may be made before any officer authorized to administer oaths in the county where the corporation has its principal place of business, and shall be filed in the clerk's office of such county. Every such corporation shall cease to be a corporation if the affidavit above required shall not be made and filed within *one* year from the time its charter shall be granted. (See § 31, General Corporation Law, *infra*.)

§ 14. Deposit of bonds or mortgages with superintendent.—

Every such corporation, except banks, savings banks and domestic corporations specified in articles five, six and seven of this chapter, engaged in receiving deposits of money in trust in this state, and required to make a report of its affairs to the superintendent of banks, shall, if it has not already done so, within six months from the passage of this chapter; and every such corporation hereafter proposing to engage in such business in this state shall, before engaging in such business, transfer and assign to the superintendent registered public stocks or bonds of the United States, or of this state, or of any city, county, town, village or free school district in this state, authorized by the legislature to be issued, to the amount in value, and to be at all times so maintained by the corporation, of ten per cent. on its paid-up capital

stock, but not less in any case than one hundred thousand dollars in cities the population of which exceeds five hundred thousand inhabitants, and not less than fifty thousand dollars in cities containing more than one hundred thousand inhabitants and less than five hundred thousand inhabitants, and not less than thirty thousand dollars in cities containing more than twenty-five thousand inhabitants and less than one hundred thousand inhabitants, and not less than twenty thousand dollars in cities or towns of less than twenty-five thousand inhabitants, the number of inhabitants in each city or town to be ascertained by the last federal census or state enumeration. Such stocks must be registered in the name of the superintendent, officially, as held in trust under and pursuant to this chapter, and the same shall be held by the superintendent in trust, as security for the depositors with and creditors of such corporation, and subject to sale and transfer, and to the disposal of the proceeds thereof by the superintendent, only on the order of a court of competent jurisdiction. Until the order of such court, authorizing such sale or transfer or other disposition thereof, the superintendent shall pay over to such corporation the interest which may be received on such securities. Should any corporation, at any time, have deposited with the superintendent more than the amount hereby required, the excess may be refunded. With the approval of the superintendent, such a deposit may be made by the corporation, either wholly or in part, in bonds or mortgages satisfactory to the superintendent on improved, unincumbered, productive real property in this state, worth at least seventy-five per cent. more than the amount loaned thereon. In the case of any foreign corporation (including building and loan associations organized or incorporated in any state or country outside of this state, as defined in section two of this chapter) doing business in this state, it shall deposit with the superintendent in trust as security for the depositors with and creditors of said corporation in this state one hundred thousand dollars in securities enumerated in this section. If any foreign corporation doing business in this state shall refuse or neglect to make the deposit herein required with the superintendent, the fact shall be reported by the superintendent to the attorney-gen-

eral, who shall forthwith take such proceeding as may be necessary to enjoin and restrain such corporation from transacting any business in this state, and the court to which such application shall be made shall be authorized to make such order or decree, and to issue such process in the premises to enforce compliance by the corporation with the provisions of this chapter or to restrain the transaction of business by it in this state as it may deem proper.

* * * * *

§ 16. **Publication of report of examiners.** — Whenever the superintendent shall deem it proper, a copy of any report made by any examiner shall be published in the state paper and in at least one daily newspaper in the city of New York, and in one newspaper published in the county where the principal place of business of such corporation or individual is located.

§ 17. **Impairment of capital.** — Whenever the superintendent shall have reason to believe that the capital stock of any corporation or individual banker, subject to the provisions of this chapter, is reduced by impairment or otherwise below the amount required by law, or by its certificate or articles of association, he shall require such corporation or individual banker to make good the deficiency. He may examine or cause to be examined any such corporation to ascertain the amount of such impairment or reduction of capital, and whether the deficiency has been made good as required by him.

The directors of every such corporation upon which such requisition shall have been made shall immediately give notice of such requisition to each stockholder of the corporation, and of the amount of the assessment which he must pay for the purpose of making good such deficiency, by a written or printed notice mailed to such stockholder at his place of residence, or served personally upon him. If any stockholder shall refuse or neglect to pay the assessment specified in such notice within sixty days from the date thereof, the directors of such corporation shall have the right to sell to the highest bidder at public auction the stock of such stockholder, after giving previous notice of such sale for two weeks in a

newspaper of general circulation published in the place or county where such corporation is located; but such stock shall not be sold for a smaller sum than the valuation put on it by the superintendent in his determination and certificate; and the necessary costs of the sale shall be paid out of the avails of the stock sold.

If any such corporation or individual banker shall neglect for sixty days after the superintendent shall have required such deficiency to be made good, to comply with such request, the superintendent shall report the fact to the attorney-general, who shall institute such action or proceeding against such corporation or individual banker as is now authorized in the case of insolvent corporations.

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§ 18. **Proceedings against delinquent corporations.**— If any such corporation or individual banker shall refuse to submit its books, papers and concerns to the inspection of any examiner, or if any officer thereof shall refuse to submit to be examined upon oath touching the concerns of such corporation or individual banker, or if it shall be found to have violated its charter, or any law of the state binding upon it, the superintendent may report the fact to the attorney-general, who shall institute such action or proceeding against such corporation or individual banker as is authorized in case of insolvent corporations.

If it shall appear to the superintendent that any such corporation or banker has violated its charter or any law of this state, or is conducting business in an unsafe or unauthorized manner, he shall, by an order under his hand and official seal, addressed to such corporation or banker, direct a discontinuance of such illegal or unsafe practices, and conformity with the requirements of its charter, and with safety and security in its transactions; and whenever it shall appear to the superintendent that it is unsafe and inexpedient for such corporation or banker to continue business, he shall communicate the facts to the attorney-general, who shall thereupon institute such proceedings against the corporation or banker as are authorized in the case of insolvent corporations, or such other proceedings as the nature of the case may require.

§ 19. **Examination by order of court.**—The creditors and shareholders of any such corporation whose debts or shares shall amount to one thousand dollars may make application to the supreme court by a verified petition setting forth facts showing that an examination of the affairs of the corporation should be made, and the court may thereupon, in its discretion, order such an examination to be made by a referee for the purpose of ascertaining the safety of the investments and the prudence of the management of the corporation. The result of every such examination, together with the opinion of the referee thereon, shall be published in such manner as the court shall direct. The court shall make such order in respect to the expenses of the examination and publication as it may deem proper.

§ 20. **Reports.**—Every corporation and individual banker subject to the provisions of this chapter shall make a written report to the superintendent of banks, in such form and containing such matters as he shall prescribe. * * * If a * * * co-operative loan association, or a building and mutual loan corporation, * * * such report shall be made annually on or before February* first in each year, and shall contain a statement of its condition on the first day of January preceding. The superintendent may, for good cause shown, extend the time for making any such report not exceeding † thirty days.

Every such report shall be verified by the oath of the president and cashier or treasurer of such corporation or by such individual banker to the effect that the same is true and correct in all respects. * * *

§ 21. **Penalties for failure to report.**—If any bank or individual banker shall fail to make such report * * * or if any savings bank or trust company shall fail to make such report. * * * Every other corporation subject to the provisions of this chapter which shall fail to make such report within the time herein required, or to include therein any matter required by the superintendent to be stated, shall forfeit to the people the sum of ten dollars for every day for which such report shall be

* Changed to January thirtieth by amended article V, *infra*.

† Changed to twenty days by amended article V, *infra*.

delayed or withheld, and for every day that any such omitted matter may remain unreported.

The moneys forfeited by this section, when recovered, shall be paid into the state treasury to be used to defray the miscellaneous expenses of the department.

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§ 23. **Annual report of superintendent.** — The superintendent shall report annually to the legislature, at the commencement of its first session :

1. A summary of the state and condition of every corporation and individual banker required to report to him and from which reports have been received the preceding year, at the several dates to which such reports refer, with an abstract of the whole amount of capital returned by them, the whole amount of their debts and liabilities, specifying particularly the amount of circulating notes outstanding, if any, and the total amount of means and resources, specifying the amount of specie held by them at the times of their several returns, and such other information in relation to such corporations and bankers as, in his judgment, may be useful. Such corporations shall be divided into classes so as to correspond with the designations thereof in section two of this chapter. * * *

Such report may be divided into parts, and the part or parts containing the reports of corporations other than banks may be made on or before the first day of March in each year.

* * * * *

§ 26. **Calculation of profits.** — Interest unpaid, although due or accrued on debts owing to the corporation or banker, shall not be included in the calculation of its profits previous to a dividend, unless such interest be accrued on loans secured by collaterals as provided by section twenty-five of this chapter. The surplus profits, from which alone a dividend can be made, shall be ascertained by charging in the account of profit and loss and deducting from the actual profits:

1. All expenses paid or incurred, both ordinary and extraordinary, attending the management of its affairs and transaction of its business.

2. The interest paid, or then due and accrued, on debts owing by it.

3. All losses sustained by it. In the computation of such losses, all debts owing to it shall be included which shall have remained due, without prosecution, and upon which no interest shall have been paid for more than one year, or on which judgment shall have been recovered that shall have remained for more than two years unsatisfied, and on which no interest shall have been paid during that period.

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§ 29. **Change of location.** — Any corporation or banker to which this chapter is applicable may make application to the superintendent of banks for leave to change its place of business to another place in the same or another county. If the proposed place is within the limits of the town, village or city in which the business is carried on, such change may be made upon the written approval of the superintendent; if beyond such limits, notice of intention to make such application, signed by the two principal officers of the corporation or individual banker, shall be published once a week for two weeks in a newspaper published in the city of Albany, and in a newspaper published in the county in which such place of business is located, to be designated by the superintendent of banks. The application shall state the reasons for such proposed change, and be signed by a majority of the board of directors of the corporation, and (except in the case of corporations enumerated in articles five and six of this chapter and by chapter one hundred and twenty-two of the laws of eighteen hundred and fifty-one and by chapter seven hundred and five of the laws of eighteen hundred and ninety-four) be accompanied by the written assent thereto of at least two-thirds in amount of the stockholders of the corporation or by the banker. If the superintendent shall be satisfied that there is no reasonable objection to such change of location, he shall make a certificate authorizing such change, which shall be filed in the office of the superintendent, and a certified copy thereof with the clerk of the county in which the place of business of the corporation or banker is located, and with the clerk of the county to which its place of business is changed, if

in another county, and published once in each week for two successive weeks in the newspapers in which the notice of application was published. When the requirements of this section shall have been fully complied with, the corporation or banker may, upon or after the day specified in the certificate, remove its property and effects to the location designated in the certificate, and thereafter its sole business location shall be the location so specified; and it shall have all the rights and powers in such new location to which it was entitled at its former location; but no such change of location shall in any manner lessen or impair any liability of the corporation or banker incurred or existing at the time such change was made. (As amended by chap. 39, L. of 1895.)

¶ For provisions for change of name, see Code of Civil Procedure, §§ 2410 et seq., as amended by chapter 264, Laws 1894.¶

*§ 30. **Approval and certificate of superintendent upon incorporation.** — No corporation to which this chapter is applicable shall be incorporated hereunder, or transact any business in this state other than such as relates to its formation, without the written approval of the superintendent of banks and without his written certificate stating that it has complied with the provisions of this chapter and with all the requirements of law, and that it is authorized to transact within this state the business specified therein, and that such business can be safely intrusted to it; which certificate shall be recorded in the office of the superintendent in a book to be kept by him for that purpose and a certified copy thereof filed in the office of the clerk of the county where the corporation is to have its principal business office.

§ 31. **Permission and certificate of superintendent in case of foreign corporations.** — No foreign corporation incorporated for the purpose of carrying on the business specified in articles five, six and seven of this chapter shall transact business in this state without the written permission of the superintendent of banks and a written certificate from him stating that such corporation has complied with all of the provisions of this chapter applicable to it and with all the requirements of law, and that it

* See amended article V, *infra*.

is authorized to transact the business within this state specified therein, and that such business may be safely intrusted to it. Such permission and certificate shall continue in force only for the period of one year from the date thereof, but may be renewed by the superintendent from time to time for a like period if satisfied that the corporation has complied with all of the provisions of this chapter and with the requirements of law and that such business can be safely intrusted to it.

§ 32. **Appointment of superintendent as attorney for service of process.**—No foreign corporation, company or association, to which this chapter is applicable, shall transact any business in this state until it has executed and filed with the superintendent of banks a written instrument appointing such superintendent its true and lawful attorney, upon whom all process in any action or proceeding by any resident of the state against it may be served with the same effect as if it existed in this state and had been lawfully served with process therein. Service in favor of a resident of this state upon such attorney shall be deemed a personal service upon such corporation, company or association. The superintendent of banks shall forthwith forward a copy of every process served upon him under the provisions of this section by mail, prepared (prepaid) and directed to the secretary of such corporation, company or association at its last known post-office address. For each copy of process the superintendent shall collect the sum of two dollars, which shall be paid by the plaintiff or moving party at the time of such service, to be recovered by him as a part of his taxable disbursements if he succeeds in the suit or proceeding. The term process in this section includes any writ, summons, petition or order whereby any suit, action or proceeding shall be commenced by a resident of the state.

* * * * *

§ 34. **Merger.**—Any two or more corporations, other than savings banks, organized under any one article of this chapter, or organized under the laws of this state for the purposes, or either of them, mentioned in any one article of this chapter, are hereby

authorized to merge one or more of said corporations into another in the manner following: The respective boards of directors of such corporations may enter into and make an agreement, under their respective corporate seals, for the merger of one or more of said corporations into another of them, prescribing the terms and conditions thereof and the mode of carrying the same into effect, which agreement shall be subject to the approval of the superintendent of banks.

§ 35. **Submission of merger agreement to stockholders.**—Such agreement shall be submitted to the stockholders of each of such corporations at a meeting thereof to be called upon notice of at least two weeks, specifying the time, place and object thereof, addressed to each stockholder at his last known post-office address and deposited in the post-office, postage prepaid, and published for at least two successive weeks in one of the newspapers in each of the counties of this state in which either of such corporations shall have its principal place of business, and if such agreement shall be approved at each of such meetings of the respective stockholders separately by the vote or ballot of the stockholders owning at least two-thirds of the stock, the same shall be the agreement of such corporations. A sworn copy of the proceedings of such meetings, made by the secretaries thereof, respectively, shall be presumptive evidence of the holding and action of such meetings. Such agreement and verified copy of proceedings of such meetings shall be made in duplicate and filed in the office of the superintendent of banks and in the office of the clerk of the county in which the principal place of business of the corporation into which such corporation or corporations shall be merged is located, and thereupon such corporations shall be merged as specified in such agreement, and the provisions of such agreement shall be carried into effect as therein provided; and it shall be lawful for said corporation into which the others shall have been merged to require the return of the original certificate of stock held by each stockholder in each or either of the companies, and in lieu thereof to issue new certificates for such number of shares

of its own stock as under the agreement of merger the said stockholder may be entitled to receive.

§ 36. **Rights of dissenting stockholders.**— If any stockholder not voting in favor of such agreement of merger shall, at such meeting or within twenty days thereafter, object to such merger and demand payment for his stock, or in the case of building and mutual loan associations or co-operative loan associations, if such stockholder be a borrower, liquidation of his indebtedness and cancellation of his stock, such stockholder, if the merger takes effect at any time thereafter may, at any time within sixty days after such merger, apply to the supreme court at any special term thereof held in the district in which the county is situated in which such corporation into which the other or others may be merged may have its principal place of business, upon at least eight days' notice to said corporation, for the appointment of three persons to appraise the value of his stock, or the amount of said indebtedness, if any, and the court shall appoint such appraisers and designate the time and place of their first meeting, with such directions in regard to their proceedings as shall be deemed proper, and also direct the time and manner in which payment of such stock to such stockholder or liquidation of such indebtedness by him and cancellation of his stock shall be made. The court may fill any vacancies in the board of appraisers occurring by refusal or neglect to hold such office. The appraisers shall meet at the time and place designated and after being duly sworn shall honestly and faithfully discharge their duties and estimate and certify the value of such stock, and the amount of such indebtedness, if any, at the time of such decision, and deliver one copy to such corporation and another to such stockholder if demanded; the charges and expenses of the appraisers shall be paid by the corporation. When the corporation shall have paid the appraised value of such stock, or if such stockholder be a borrower as aforesaid when he shall have paid the amount of his indebtedness as fixed by such appraisal, as directed by the

court, said stock shall be canceled and such stockholder shall cease to be a member of said corporation or to have any interest in such stock and in the corporate property, and such stock may be held and disposed of by the corporation for its own benefit; and if such stockholder be a borrower as aforesaid proper instruments of acquittance shall be duly executed and delivered to him by the corporation and thereupon he shall be discharged from all further liability to the corporation.

§ 37. **Effect of merger.**— Upon the merger of any corporation in the manner herein provided all and singular the rights, franchises and interests of the said corporation so merged in and to every species of property, real, personal and mixed, and things in action thereunto belonging shall be deemed to be transferred to and vested in such corporation into which it has been merged, without any other deed or transfer, and said last-named corporation shall hold and enjoy the same and all rights of property, franchises and interests in the same manner and to the same extent as if the said corporation so merged should have continued to retain the title and transact the business of such corporation; and the title and real estate acquired by the said corporation so merged shall not be deemed to revert by means of such merger or anything relating thereto.

§ 38. **Rights of creditors of merged corporations.** — The rights of creditors of any corporation that shall be so merged shall not in any manner be impaired by any such merger, nor shall any liability or obligation for the payment of any money due or to become due, or any claim or demand, in any manner, or for any cause existing against such corporation, or against any stockholder thereof, be in any manner released or impaired, but such corporation into which the other or others shall be merged shall succeed to such obligation and liabilities and be held liable to pay and discharge all such debts and liabilities of the merged corporation in the same manner as if such corporation into which the other shall become merged had itself incurred the obligation or liability, and the stockholders of the

respective corporations so entering into such agreement shall continue subject to all the liabilities, claims and demands existing against them as such at or before such merger, and no suit, action or other proceeding then pending before any court or tribunal in which any corporation that may be merged is a party shall be deemed to have abated or discontinued by reason of any such merger, but the same may be prosecuted to final judgment in the same manner as if the said corporation had not entered into the said agreement, or the said last-named corporation may be substituted in the place of any corporation so merged as aforesaid, by order of the court in which such action, suit or proceeding may be pending.

ARTICLE V.

Co-operative Savings and Loan Associations.

(As amended by chapter 705, Laws of 1894.)

§ 170. **Who may incorporate.**— Any fifteen or more persons of full age and residents of the state of New York, may form an association as provided in this act. All associations formed under the provisions hereof shall be known as co-operative savings and loan associations; and the name of every association so formed shall contain as a part thereof the words “ co-operative savings and loan association.”

§ 171. **Object and purpose.**— The object and purpose of such associations shall be to encourage industry, frugality, home-building and savings among its members; the accumulation of savings, the loaning of such accumulations to its members and the repayment to each member of his savings when they have accumulated to a certain sum, or at any time when he shall desire the same, or the association shall desire to repay the same.

§ 172. **How incorporated.**— Said association shall become incorporated by the said fifteen or more persons making,

signing and acknowledging, in the manner and form prescribed for the acknowledgment of deeds in this state, a certificate, wherein shall be stated the name of such association; that the association is formed under and for the purpose prescribed in this act; the town, village or city where the association is located within this state. When made as aforesaid, said certificate shall be filed and recorded in the office of the superintendent of banks, and upon said certificate being so filed and recorded, the superintendent of banks shall, upon the payment of a fee of one dollar therefor, issue a certificate, in proper and suitable form, declaring the facts contained in said original certificate, and the filing and recording thereof in his office, and which latter certificate shall thereupon be recorded in the county clerk's office of the county where said association is located; and upon the same being so recorded, the persons named in the certificate first above mentioned, their associates and successors, shall become a corporate body with power to adopt by-laws relating to the manner of conducting their business not inconsistent with the provisions of this act. A copy of which by-laws and all subsequent amendments thereof shall be filed with the superintendent of banks within thirty days of their adoption.

§ 173. **Directors and officers.**—The officers of the association shall consist of a board of directors of not less than thirteen members, including therein a president, vice-president, secretary and treasurer. Said last-named officers shall be elected annually by the shareholders or by and from the board of directors, and the other members of the board, or not less than one-third thereof, shall be elected annually, as the by-laws shall determine. Other officers may be authorized by the by-laws, subject to the restrictions hereinafter contained. The duties and compensation of the officers, their terms of office, the time of their election, the manner of filling vacancies, the time of the periodical meetings of the officers and shareholders, the manner of calling special meetings and the manner of voting, shall be determined by the by-laws, except that

the board of directors shall fix each year the compensation of the secretary and treasurer, unless otherwise determined by the by-laws; and provided, further, that no officer, agent or other person shall receive compensation by salary, fees, expenses or otherwise for soliciting the sale of shares of the association to any person or persons. All officers named in this act shall hold office until their successors are duly elected and assume the duties of their offices. No association shall expire from neglect to elect officers at the time prescribed in its by-laws.

§ 174. **Capital and shares.**—The capital of said association shall consist of the accumulated savings of its members which it holds, and shall be divided into shares of a matured value of not less than fifty dollars nor more than two hundred and fifty dollars, as shall be fixed by the by-laws. The shares shall be issued in series, or at any time, as the by-laws shall determine. No shares of a prior series shall be issued after the issuing of shares in a new series when issued upon the serial plan, except additional shares to a borrowing member to complete a loan. Shares which have not been pledged as a security for the payment of a loan shall be called “free shares.” Shares that have been so pledged shall be called “pledged shares.” Each association shall determine by its by-laws the number of shares that may be held by one person.

§ 175. **Dues, fines, fees.**—Regular payments made to the association upon shares shall be called “dues.” At or before each stated meeting of the board of directors, or at any stated meeting for receiving dues, each shareholder shall pay to the board, or a committee thereof, or some officer of the association, as designated by the by-laws, upon each share held by him, such amount of dues as the by-laws require until the share of stock reaches its matured value, or is withdrawn, canceled or forfeited. Payment of dues on shares in each series shall commence from the time that shares began to be issued in such series, when issued upon the serial plan, and, when not issued in series, from the date of issuing. The association shall have the power to impose and collect a fine from each

shareholder for every neglect or refusal to make his payment of dues, interest or premiums when due, in such sums and in such manner as its by-laws determine. The association shall also have power to charge an entrance fee upon each share issued, not exceeding twenty-five cents on each share, or in lieu thereof, a membership fee not exceeding one dollar. Payments of dues, interest or premium may be made in advance, but no association shall allow interest on such advance payments at a greater rate than six per centum per annum, nor for a longer period than one year.

§ 176. **Withdrawal of free shares.**—The accumulations upon free shares may be withdrawn and the shares canceled, after one month's written notice of such intention, filed with the secretary at or before a stated meeting of the board, but the directors may waive such one month's notice. If filed before such meeting the one month's notice shall not be deemed to have commenced until the first regular meeting after the filing. The withdrawing shareholder shall be paid the amount of the withdrawal value of his accumulations, as determined under the by-laws, at the last distribution of profits before the notice of withdrawal, together with all dues paid since such distribution, and with or without such interest on the value of the shares at the time of the last distribution, and on the dues thereafter paid, as the by-laws shall determine, less any fines unpaid and a proportionate share of any unadjusted loss; provided, that at no time shall more than one-half the receipts of the association, and when the association is indebted upon matured shares no more than one-third shall be applicable to the payment of withdrawing shareholders, without the consent of the board of directors; and when the demands of the withdrawing shareholders exceed the money applicable to their payment, they shall be paid in the order in which their notices of withdrawal were filed with the secretary. The board of directors may, at their discretion, under rules made by them, retire the free shares at any time after four years from the date of their issue, by enforcing withdrawals

of the same; provided, that the shareholders, whose shares are to be retired, shall be determined by lot, and that they shall be paid the full value of their shares, less all fines and proportionate part of any unadjusted loss.

§ 177. **Maturity of shares.**—When each free share reaches its matured value all payments of dues thereon shall cease, and the holder thereof shall be paid out of the funds of the association, the matured value thereof, with such rate of interest as shall be determined by the by-laws, from the time the board of directors shall declare such shares to have matured until paid; but at no time shall more than one-third of the receipts of the association be applicable to the payment of matured shares without the consent of the board of directors. The order of payment of the matured shares shall be determined by the by-laws.

§ 178. **Loans, how made; premium plans.**—At each stated meeting of the board, or a committee thereof, or other meeting, as fixed by the by-laws for the purpose of making loans, they shall offer to members of the association desiring to borrow all accumulations applicable to that purpose; the same shall be loaned in sums corresponding with the value of a matured share, or a multiple thereof, or the fractional part thereof. If there shall be more than one member desiring to borrow, the right to a loan shall be determined by the open bidding of a premium upon one of the three plans following, which each association shall determine for itself by its by-laws, namely:

1. The “gross plan,” with or without “rebates,” as the by-laws shall determine; that is, the premium shall be bid in the form of a certain sum per share, which shall be paid in cash or deducted from the loan made to the successful bidder.

2. The “installment plan;” that is, the premium shall be bid in the form of a certain sum per share, which the successful bidder will pay at each regular payment of interest, in addition to the interest which the association requires during the continuance of his loan.

3. The "premium interest plan;" that is, the premium shall be bid in the form of the rate of interest the successful bidder will pay upon his loan during the continuance thereof; the association in this plan shall determine the minimum rate of interest at which the bidding shall begin. But such minimum rate shall not exceed the legal rate of interest.

In all these plans the member bidding the highest premium shall be entitled to the loan upon giving the security required therefor, including the interest and premium; the interest and premiums shall be payable from the date of bidding off the loan, unless otherwise ordered by the by-laws, and in case the sale takes place at an adjourned or special meeting, the same shall be payable from the last preceding regular meeting for the loaning of money unless the by-laws otherwise provide. Requiring and receiving such interest and premiums or any other moneys which the association may require under the provisions of this act, shall not be deemed a violation of the usury law. No member or members shall borrow a larger sum than shall be equal to the matured value of the shares held by him or them, nor shall the association take security upon real estate located more than fifty miles from their principal office for the transaction of their business. A borrowing member, for each share or fractional part thereof borrowed upon, shall, in addition to the dues on his shares, pay interest and premium, if any, on his loan at such times as the by-laws shall prescribe, until the shares borrowed upon shall reach their matured value or the loan is repaid; and when such matured value is reached the shares shall cancel the loan upon them and the proper surrenders and acquittances be made.

§ 179. **Security for loans.**—For every loan made, except as hereinafter provided in this section, a bond secured by a first mortgage on real estate, or a second mortgage, when the first mortgage was given to and is held by the association, or when said second mortgage is given in a sum sufficient to cover any first mortgage that may be a lien on the property in addition to the sum advanced by the association, shall be given, accompanied

by a transfer and pledge to the association of the shares borrowed upon and all accumulations that have or shall accrue thereon, as collateral security for the repayment of the loan; or, in lieu of the mortgage, the borrower, or another, may transfer and pledge to the association for the payment of the loan, free shares, the withdrawal value of which under the by-laws at the time of such borrowing, shall exceed the amount borrowed and interest thereon for six months, and all fines that could accrue in case the borrower should default in the payment of the dues upon the shares borrowed upon, but an association may provide by its by-laws that it will not make stock loans. If the borrower neglects to offer security satisfactory to the board of directors, within the time provided by the by-laws, his right to the loan shall be forfeited, and he shall be charged with interest and premium, if any, for one month, and all necessary expenses incurred, if any, under the by-laws in reference to the proposed loan. All bonds and mortgages given to the association shall be deemed conditioned upon the performance of the provisions of this act relating to the payment of loans, premiums, interest and fines thereon, and the by-laws of the association, although the same may not be fully expressed therein. A borrower may repay a loan, and all arrears of interest, premium, if any, and fines thereon (or one or more shares thereof), at any stated meeting or at any time (but the by-laws may otherwise provide); when not made at a stated meeting, he shall pay interest up to the first stated meeting after such payment, or he may, by a proper notice, and directions as to the application, have the withdrawal or holding value of the shares borrowed upon, applied in payment or part payment, as the by-laws shall determine. Should there at any time be money in the treasury not called for by the borrowing or withdrawing members, the board of directors may make temporary loans to members out of the same, at such rate of interest not exceeding six per centum, and under such provisions and restrictions as the by-laws may prescribe. Such temporary loans shall not run more than ninety days and shall be secured by the per-

sonal note of the borrower, and also by a pledge of shares to the association, the withdrawal value of which shares shall be at least ten per centum more than the amount of the loan and the interest thereon to its maturity. If at any time there is money in the treasury as above in excess of the amount needed to meet the demand for such temporary loans, it may be invested in the same kind of securities and under the same restrictions as allowed to savings banks by section one hundred and sixteen of this chapter.

§ 180. **When shares forfeited.**—Whenever any member shall be six months in arrears in the payment of his dues upon free shares, the secretary shall give him notice thereof in writing, and a statement of his arrearages by mailing the same to him at the last post-office address given by him to the association, and if he shall not pay the same within two months thereafter, the board of directors may, at their option, declare his shares forfeited; and at the time of such forfeiture the withdrawal value thereof shall be determined and stated, and the defaulting member shall be entitled to withdraw the same without interest within one year upon such notice as shall be required of a withdrawing shareholder, and upon failure to so withdraw the same, then, and in that case, it may revert to the association.

§ 181. **Loans in default for arrearages.**—Whenever a borrowing shareholder shall be in arrears in the payment of his dues, interest or premium two months, the whole loan shall become due at the option of the board of directors, and they may proceed to enforce collection upon the securities held by the association. The withdrawal value at the time of the commencement of the action of all shares pledged as collateral security for the loan, shall be applied upon the loan and arrearages of interest, premium and fines thereon, and the shares deemed surrendered to the association.

§ 182. **May purchase at foreclosure sale.**—Any association may purchase at any sale, public or* judgment-lien or other incumbrances, or in which it may have an interest; and may sell, convey, lease or mortgage the same at pleasure to any person or persons;

* So in original. The words "private, any real estate upon which it may have a mortgage," omitted by mistake.

it may also hold and own real estate for the purpose of occupying the same with its own business office.

§ 183. **May borrow money.**— Any association organized in pursuance of the provisions of this act may borrow money for the purpose of making loans or paying withdrawals, not exceeding, however, two thousand dollars, so long as its accumulated capital shall not exceed twenty thousand dollars, and when its accumulated capital exceeds that sum, not exceeding ten per centum thereof. No money borrowed shall be for a longer term than one year. Any association having a surplus in its treasury for which there is no demand for loans, withdrawing stockholders, matured or paid-up stock, may loan the same to another association, organized under the provisions of this act, subject to the provisions of this section, on the part of the borrowing association. No association shall borrow or make loans in this section authorized, except by a majority vote of all the members of its board of directors, the vote to be recorded by ayes and nays in its regular minutes.

§ 184. **Profits and losses ascertained annually.**— Profits and losses shall be ascertained at least annually, and shall be distributed to all shares outstanding at the time of such distribution, in the manner provided by the by-laws of the association. At each periodical distribution of profits, the board of directors may reserve and carry as undivided profits, in the nature of a contingent fund, any sum from the net profits that in their discretion seems wise.

§ 185. **Transfer of shares to be entered on books.**— No transfers of shares shall be binding upon the association until the same have been made upon the books of the association; and the transferee thereof shall take the same charged with all the liabilities and conditions attaching thereto in the hands of the one transferring the same. The association may require a "transfer fee," not exceeding twenty-five cents per share, or in lieu thereof a total fee not exceeding one dollar on each transfer.

§ 186. **Attorney and auditors.**—The board of directors shall have the power to appoint and remove, at pleasure, an attorney-at-law for the association. The by-laws of the association may provide for the election of auditors, and prescribe their duties and compensation, and shall provide in what manner the by-laws themselves may be amended. At the time of the adoption of by-laws on the formation of an association, only those members who have joined in the certificate of incorporation are entitled to vote, and each incorporator shall have only one vote.

§ 187. **Who may be members.**—Any person of full age and sound mind may become a member of the association by taking one or more shares therein and subscribing to the by-laws, and annexing to his signature his post-office address; and whenever he desires his post-office address changed he shall give written notice thereof to the secretary of the association; and for the purpose of giving any member notice, by mail, the last post-office address given by him shall be deemed the proper one. A minor may hold shares in the name of a parent, guardian or next friend, as trustee for him, but the association shall not be responsible to said infant for any moneys received by said trustees on account of said shares from the association. All accumulations upon shares in said association held by any person shall be exempt from execution and proceedings supplementary thereto to the amount of six hundred dollars; and the association itself shall be deemed an institution for savings, and not taxable under any tax law which shall exempt savings banks or institutions for savings from taxation, and shall not be subject to the provisions of chapter one hundred and forty-three of the laws of eighteen hundred and eighty-six, nor shall any law passed hereafter, taxing corporations in any form, be deemed to include associations formed under this act, unless they are specifically named in such law.

§ 188. **Annual report; what to contain.**—Every association organized under the provisions of this act or under the

provisions of chapter one hundred and twenty-two of the laws of eighteen hundred and fifty-one and the acts amendatory thereof, or under chapter five hundred and fifty-six of the laws of eighteen hundred and eighty-seven, or under articles five and six of chapter six hundred and eighty-nine of the laws of eighteen hundred and ninety-two, shall, annually, on or before the thirtieth day of January, make a full report in writing of the affairs and condition of such corporation on the thirty-first day of December of the next preceding year to the superintendent of banks, in such form and by such officers of the corporation as the said superintendent may designate. Every payment made to an officer or agent of the association, by authority of the association, or by virtue of any provision of its by-laws or articles of association, shall, for the purposes of this section, be deemed a payment to the association and accounted for by it.* Such report shall be verified by the oath of the officers making the same, and shall include the receipts of such association from all sources, including membership or share fees, and all other compensation paid to officers or agents by members or persons expecting to become members. Such report shall also include all expenditures made by such association, and for what purpose expended. Every association shall make any further reports which said superintendent of banks shall require, and in such form and as to such matters relating to the condition and conducting of the business of the association as such superintendent shall designate. Any willful and false swearing in making and verifying any such report shall be deemed perjury.

§ 189. **Penalty for failure to report.**—If any such association shall fail to furnish to the superintendent of banks any report required by this act at the time so required, it shall forfeit the sum of ten dollars per day for every day such report shall be delayed or withheld; and the superintendent of banks may maintain an action in his name of office to recover such penalty, and the same shall be paid into the treasury

* Requires the return of the amount received by agent for admission, or initiation fees, or compensation.

of the state and applied to the expense of the said department, or report the facts to the attorney-general, who may bring an action for recovery in the name of the people of the state of New York; provided, however, that the superintendent may, for good cause shown, extend the time within which such report is to be filed not exceeding twenty days. He shall also annually publish a full report of the condition of all associations formed under the provisions of this act, or under the provisions of any act repealed by this act.

§ 190. **Examinations to be made annually.**—All associations organized under the provisions of this act or under the acts specified in section one hundred and eighty-eight of this article shall at all times be subject to visitation and examination by the superintendent of banks, his deputies or duly authorized agents; and he shall examine each of said associations at least once in each year. It shall also be the duty of said superintendent by himself, his deputies or duly authorized agents to make examination of the affairs of any of said associations whenever in the judgment or discretion of said superintendent the annual or any other report made to said department as required in this act shall in any manner indicate or reveal that its business is being conducted in a manner not authorized by its articles of association or by-laws or by the laws of the state of New York under which it is organized or in an irregular or unsafe manner, and when any association shall fail wholly to make the reports required by the provisions of this act, all expenses incurred in making such examination or investigation herein authorized shall be paid from the funds provided by section twenty-five* of this act, except the annual examination herein provided for, and also excepting examinations made by reason of the business being conducted in a manner not authorized by articles of association, or in violation of law, or in an irregular or unsafe manner as hereinbefore provided; but no charge shall be made therefor when the examination is made by said superintendent per-

*So in the original. It should be section 194.

sonally or by one of the salaried employes of his department, except for traveling or other necessary expenses; but, when made by some person duly appointed by said superintendent, other than a salaried officer of his department, the amount charged shall not exceed the sum of ten dollars per day for the time actually expended in making the examination and reports of same and in getting to and from place of examination and the actual necessary expenses incurred.

§ 191. **Financial statement to be published.**— Each association shall at least annually publish and deliver to each shareholder, on application, a complete and detailed statement of the financial situation and the business conducted since the issuing of its last prior statement.

§ 192. **Repealed acts.**— Chapter one hundred and twenty-two of the laws of eighteen hundred and fifty-one, chapter five hundred and sixty-four of the laws of eighteen hundred and seventy-five, chapter ninety-six of the laws of eighteen hundred and seventy-eight, and chapter five hundred and fifty-six of the laws of eighteen hundred and eighty-seven, and article six of chapter six hundred and eighty-nine of the laws of eighteen hundred and ninety-two are hereby repealed, except as to associations now organized under either of said acts, but such associations shall be subject to the provisions of sections one hundred and eighty-eight, one hundred and eighty-nine, one hundred and ninety and one hundred and ninety-four of this act.

§ 193. **Re-incorporation of existing associations.**— Any association now existing and heretofore incorporated under the provisions of chapter one hundred and twenty-two of the laws of eighteen hundred and fifty-one, and of the acts amendatory thereof, or chapter five hundred and fifty-six of the laws of eighteen hundred and eighty-seven, and articles five and six of chapter six hundred and eighty-nine of the laws of eighteen hundred and ninety-two, may become entitled to the benefits of this act and reincorporate under the provisions in the following man-

ner: First. Upon a majority vote of all the directors so requesting the president and secretary of the association shall call a special meeting of the shareholders to consider and determine the question whether the association shall reincorporate under the provisions of this act. Such notice shall specify the object of such meeting and be mailed, postage prepaid, not less than thirty days prior to the date fixed for the meeting, to every shareholder at his last post-office address known to the association. Second. At such meeting a majority vote of those in attendance shall decide all questions considered at the meeting, the vote being by member or by shares, according to the rule already existing in the association. The meeting may be adjourned from time to time if deemed advisable. Third. If the shareholders decide not to reincorporate, another meeting for such purpose shall not be called until one year has passed. Fourth. If the shareholders decide to reincorporate, they shall proceed to adopt by-laws for the association when reincorporated, the voting thereon to be the same as provided in the foregoing subdivision two, and such by-laws shall be in conformity with the provisions of this act. Fifth. The shareholders having decided to reincorporate, and having adopted by-laws, shall next designate the fifteen or more persons who may make and file the certificate, and have the certificate recorded as provided in the 172d* section of this act. Sixth. Upon the said fifteen or more persons complying with the provisions of said section 172,† and filing said by-laws with the superintendent of banks, the association shall become fully incorporated under this act. All obligations in favor of the old association at the time of such change shall belong to the new association and be enforceable by it and in its name as fully and completely as the old association might have enforced them if no change had been made, and all demands, claims and rights of action against the old corporation may be enforced against the new corporation as fully and completely as though no change had been made.

* "Third" in original.

† "Three" in original.

§ 194. **Expense assessments; how apportioned.**— Superintendent of banks is hereby empowered to levy an assessment upon each association incorporated hereunder or under chapter one hundred and twenty-two of the laws of eighteen hundred and fifty-one and acts amendatory thereof, or chapter five hundred and fifty-six of the laws of eighteen hundred and eighty-seven and articles five and six of chapter six hundred and eighty-nine of the laws of eighteen hundred and ninety-two, for the purpose of defraying the necessary expenses of his department in the supervision of said associations, examination and publication of reports, as follows, viz.: Said assessment shall be levied upon said associations in proportion to their assets as shown by the last preceding annual report, and said associations shall pay the same within ten days after notice is given by said superintendent; and in no event shall any portion of said expense be borne by the state.

§ 195. **To be article five.**— Whenever reference is made in any of the statutes of the state of New York to article five or six and to articles five and six of chapter six hundred and eighty-nine of the laws of eighteen hundred and ninety-two, the said reference shall be construed to mean and refer to this article five substituted in place of said articles five and six.

THE STATUTORY CONSTRUCTION LAW.

Chapter 677, Laws of 1892.

§ 31. * * * The repeal of a statute or part thereof shall not affect or impair any act done, or right accruing, accrued or acquired, or liability, penalty, forfeiture or punishment incurred prior to the time such repeal takes effect, but the same may be asserted, enforced, prosecuted or inflicted as fully and to the same extent as if such repeal had not been affected; and all actions and proceedings, civil or criminal, commenced under or by virtue of any provision of a statute so repealed, and pending immediately prior to the taking effect of such repeal, may be prosecuted and defended to final effect, in the same manner as they might if such provisions were not so repealed.

§ 32. The provisions of any chapter of the revision of the general laws, of which this chapter is a part, so far as they are substantially the same as those of laws existing at the time such chapter takes effect, shall be construed as a continuation of such laws, modified or amended according to the language employed in such provisions, and not as new enactments.

THE GENERAL CORPORATION LAW.

Chapter 687, Laws of 1892.

SECTION 3. * * *

A stock corporation is a corporation having capital stock divided into shares.

* * * * *

A moneyed corporation is a corporation formed under or subject to the banking or the insurance law.

A domestic corporation is a corporation incorporated by or under the laws of the state or colony of New York. Every corporation which is not a domestic corporation is a foreign corporation.

The term directors when used in relation to corporations, shall include trustees or other persons, by whatever name known, duly appointed or designated to manage the affairs of the corporation.

* * * * *

§ 4. A certificate of incorporation must be executed by natural persons, who must be of full age, and at least two-thirds of them must be citizens of the United States and one of them a resident of this state.

* * * * *

§ 6. No certificate of incorporation of a proposed corporation having the same name as an existing domestic corporation, or a name so nearly resembling it as to be calculated to deceive, shall be filed or recorded in any office for the purpose of effecting its incorporation.

* * * * *

§ 10. No corporation shall possess or exercise any corporate

powers not given by law or not necessary to the exercise of the powers so given.

§ 11. * * *
 * * * * * * *

No by-law regulating the election of directors or officers shall be valid unless published at least once a week for two successive weeks in a newspaper in the county where the election is to be held, and at least thirty days before such election.

* * * * * * *

§ 31. If any corporation except a railroad, turnpike, plank-road or bridge corporation, shall not organize and commence the transaction of its business or undertake the discharge of its corporate duties within two years from the date of its incorporation, its corporate powers shall cease.

PENAL CODE.

SECTION 593. Acting for foreign corporation not authorized to do business in this state.— Any person or corporation who acts as agent or representative of any * * * * co-operative loan and building association organized outside of this state, while such * * * co-operative loan and building association shall not be authorized under a license of the superintendent of banks to do business in this state, is guilty of a misdemeanor.

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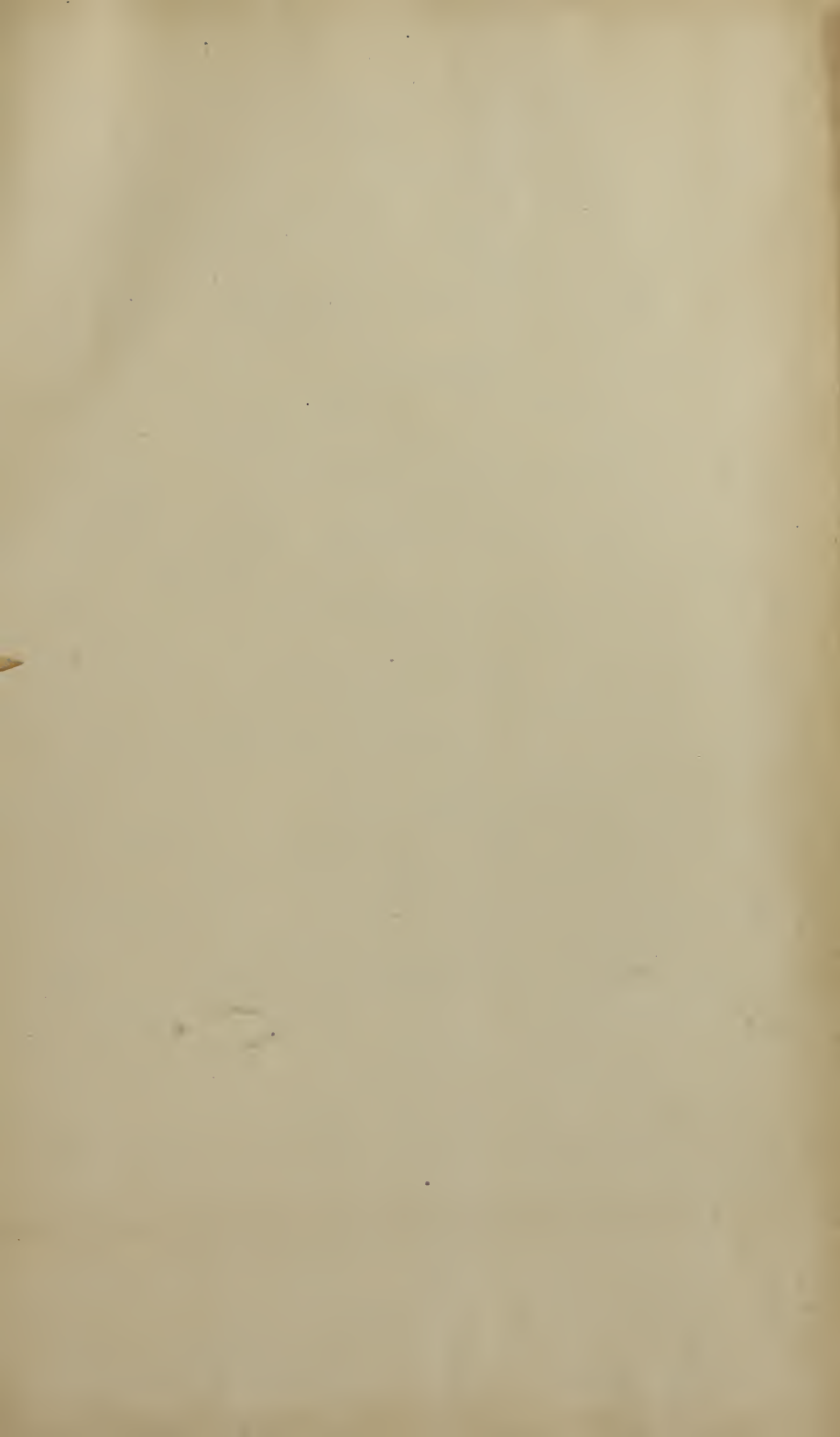
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